

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
18 October 2001 (18.10.2001)

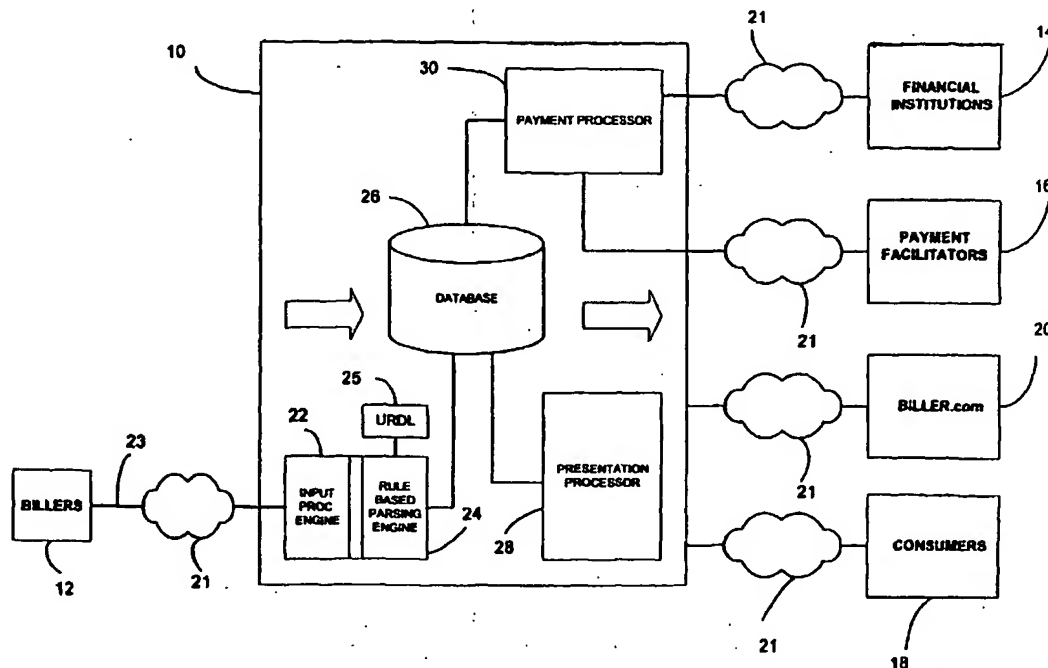
PCT

(10) International Publication Number  
**WO 01/77938 A2**

- (51) International Patent Classification<sup>7</sup>: **G06F 17/60** (74) Agent: **PRATT, John, S.**; Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree Street, Atlanta, GA 30309-4530 (US).
- (21) International Application Number: **PCT/US01/10138**
- (22) International Filing Date: 29 March 2001 (29.03.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
09/543,938 6 April 2000 (06.04.2000) US
- (71) Applicant: **DERIVION CORPORATION** [US/US]; Suite 1750, 950 East Paces Ferry Road N.E., Atlanta, GA 30326 (US).
- (72) Inventor: **SHARMA, Dushyant**; 203 Valleymead Drive, Richmond Hill, Ontario L4B 3S4 (CA).
- (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES



(57) Abstract: EBPP systems and processes which employ a common document model/data-model to accommodate the interests and preferences of billers, customers, financial institutions, other EBPP organizations and others in the context EBPP specifically and electronic commerce more generally. The common document model/data model allows the biller to outsource billing activities to the EBPP organization while retaining control over the billing information or how or where bills will be presented. Billers are incentivized to use the system because they avoid the expense and effort of building a customized system in house, but get the same advantages of an in house system while leveraging the expertise of an outside EBPP organization who operates across a range of industries,

[Continued on next page]

**Published:**

— without international search report and to be republished upon receipt of that report

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

---

customers, geographical locations and financial fields. The systems also allow billers enhanced opportunities to build brand and customer relationships not offered in paper-based billing systems. Customers are incentivized to use the system because they can pay all or most all of their bills in one place, the place of their choice with bills presented how they choose, and because they may communicate more effectively with billers if and when things go wrong rather than wasting inordinate time on the telephone attempting to sort things out with uninformed people as is often the case in paper based billing systems where the relevant data never seems to catch up with the biller's customer service personnel. The result is a ubiquitous EBPP presence that makes everyone's life easier and better by reducing bill generation and payment burdens.

## **ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES**

5 The present invention relates generally to electronic commerce, and more particularly to methods and systems for providing end-to-end electronic bill presentment and payment systems, processes and functionality.

### Background of the Invention

10 Some people think dealing with bills is not fun. They consider it a burden which they would love to lift from their shoulders or at least reduce. Billers do not like having to create and send them and bill payers do not like paying them. But billing consumers for goods and services has always been a necessary exercise and transaction cost of engaging in credit-based commerce. Traditional paper-based billing processes seek three major objectives: to (1) deliver bills to the customer  
15 base reliably (2) at minimum cost and (3) in a manner that causes quick payment. Although as reliable as the postal system, conventional paper-based billing is expensive and gives the customer a significant float thus depriving the biller of the time value of money. For example, a company with 100,000 accounts which are billed on a monthly basis may spend over two million dollars a year in paper-based  
20 billing expenses; a single paper based billing transaction can cost between one and two dollars. Much of this expense stems from the cost of materials, printing, postage, and manual processing of the paper bills, inserts and envelopes.

The time delay associated with paper based billing can be particularly vexsome to small billers and non-recurrent billers who tend to rely more heavily on  
25 cash flow. For larger billers such as a utility whose average billed amount is \$75 with a customer population of 100,000, the float assuming a 6 day round trip through the postal system and interest at the rate of 8% is more than \$115,000 per year.

Paper-based billing can also deprive billers of an opportunity to build brand. Although many paper billers include various types of marketing inserts with their bills  
30 in an attempt to use the billing activity as an additional opportunity to build brand and customer relationships, those materials cannot be targeted as effectively as in an interactive session. For instance, billers do not have significant realistic control over

the circumstances under which, or whether, a consumer views particular inserts. In fact, studies have shown that many consumers disregard such inserts altogether.

Electronic bill presentment and payment (EBPP) arose with the advent of the Internet because it addresses three needs of billers. First, it reduces billing cost. Second, it allows more effective marketing through the billing process than paper-based billing. Third, it allows better customer relationship management than with paper-based billing. Instead of preparing and mailing paper bills, EBPP enables businesses to publish, distribute and/or present bills electronically on web pages. Instead of writing checks and applying stamps, consumers have the opportunity to pay bills such as by an electronic credit card charge or direct bank draft. The biller benefits by avoiding the cost of generating and mailing paper bills, and by avoiding the payment float occasioned by two-way mail delay and other delays in paper-based remittance. The customer benefits with the added convenience of conducting transactions online, and the opportunity to pay many or all bills on one site or in one virtual space. The biller has the opportunity to present customized content on the screenface with the bill, without having to foot the extra printing and insertion cost associated with paper inserts. The biller can stay in closer communication with the customer via electronic mail and other electronic techniques, and can communicate interactively.

Nothing is free, however, and there are costs associated with moving from paper-based billing to EBPP. EBPP in any event presents significant hardware, software, security and storage issues, as well as significant human resources issues. Outsourcing these issues is a viable alternative for an organization that does not desire to custom build a proprietary EBPP function or whose size or economic base does not cost justify such an in-house solution, but outsourcing always sacrifices control of the system, of where and how the bills are presented, and over the potential to build brand and customer relationships through the billing process. In short, across the population of various types of conventional EBPP architectures and systems, there is always a tradeoff between complexity and control over the process. In-house systems tend to be complex and expensive, but give maximum



real time control over the process. Outsourcing solutions can be less expensive to pursue, but conventionally only by giving up significant real time control.

Real time control over the billing process is of massive importance, because it allows building of brand and customer relationships. For example, special discounts  
5 can be applied online in real time if the customer pays in a certain period, and the account immediately adjusted and balanced. Specially targeted inserts can be presented on screen with the bill according to a particular group in which the customer fits, where he or she is geographically located, or according to any other desired demographic data or category. Time sensitive content can be displayed with  
10 the bill, such as promotions relating to events which occur on certain days, limited time only sales or marketing efforts, or any other time sensitive information which obviously needs to be added, deleted or supplanted when the relevant time starts or expires.

In one common approach to EBPP, for example, which is often referred to as  
15 the custom development method, billers create a proprietary electronic billing system and link it to a third-party for payment processing. Because custom development is mostly an internal EBPP solution, it gives billers the advantage of tight control over the billing system. However, this type of solution is expensive. Not only is it a technology risk because billers lose the flexibility to adapt to other EBPP standards,  
20 but it also requires a substantial commitment of manpower, infrastructure and consultant resources for planning, development and implementation. Among other things, merely obtaining a license to run the relational database application for managing billing information is often viewed as prohibitive, especially for smaller billers. Furthermore, such systems innately discourage consumer use or popularity,  
25 since the consumer is required to log onto and initiate a session on a separate site, with different passwords and different logon procedures, for each different bill the consumer wishes to pay.

One example of the custom development or "in-house" approach to EBPP is the direct rendering approach. In the direct rendering approach, billers merely  
30 present electronic representations of the paper bills to consumers. For example, the paper bills may be electronically "redrawn" via electronic scanning and then digitally

presented to consumers in any standard electronic format such as an HTML web page or a PDF file. However, because the information contained in the paper bills is not extracted from the document, billers are unable to perform any useful processing of the electronic bill or apply any marketing or business rules other than merely electronically presenting the bill and accepting payment. For instance, the biller is not able to query a database and obtain a report of all bills with a balance over \$40.00. Since images are stored rather than data, for the bills to be formatted differently for another type of platform such as for a personal digital assistant or cellphone rather than for a personal computer, they must be electronically rerendered. Bills cannot be grouped according to demographic or other target marketed parameters for customized advertising, promotional or brand building content or graphics. Customer service based on accessing a database of the information in response to customer inquiries is precluded. Reports cannot be prepared for the biller to show aging or other information about status of bills. The direct rendering is perhaps the most static of EBPP systems.

A second approach to EBPP is the front-end rendering approach. In front-end rendering, parsing rules are applied to a billing stream at the time the billing stream is loaded. The rules transform the data into a generic format for processing and storage, such as using XML, but only in a snapshot fashion at parsing time and without the ability to change bills or otherwise operate on the data stored in the database. Thus, although the front-end rendering approach does enable billers to perform certain load time decisions and rules, it tends to create a static rather than dynamic set of data with concomitant limitations. It tends to focus on parsing and presentment of bills, with less emphasis on the processing aspect. It tends to be fast, even if not dynamic. Because this EBPP paradigm merely shoots a snapshot at processing time, billers cannot make modifications to the electronic bill at the time of presentment, for example. It cannot create and use various report and view formats via which to view and operate on the billing data stored in the database. It cannot create and set permissions for access to and processing of such data. In addition to loss of control of this sort and other sorts, the front-end rendering approach is expensive due to substantial implementation costs and because it

requires the use of multiple application program interfaces to handle the electronic billing data. A central reason for loss of control of data once the biller stream has been parsed is that the biller-side data has not been decoupled sufficiently from the presentment-side data.

5           A third conventional EBPP approach, which is referred to as the consolidator approach trades control of the billing interface and branding opportunity for a reduction in cost, risk, and internal staffing by outsourcing the EBPP to a third party consolidator. Here, the electronic payment processor takes on a lock box function of holding and moving cash during billing and payment. The payment processor  
10 performs an aggregation function by presenting multiple billers' statements at a single, consolidating web site. Not only does interposition of the consolidator and its interface between billers and consumers interrupt any existing relationship and potential to build brand, but it also precludes exploitation of new biller opportunities to interact with consumers.

15           In addition to the problems already mentioned, existing EBPP systems and processes have various other disadvantages. For example, they remain an expensive option for most billers who lack sufficient economies of scale necessary to overcome the high fixed cost of implementation. These EBPP methods, which primarily focus on reducing biller costs, also often fail to address the issue of  
20 consumer convenience adequately, much less to provide effective incentives for consumer adoption.

          Furthermore, conventional EBPP approaches often require redundant resources supported by multiple entities and consequently waste processing and transport resources. For example, using existing EBPP methods, if a consumer  
25 desires to pay AT&T bills electronically at a website such as Yahoo.com., the following occurs. First, the consumer requests that Yahoo.com receive the AT&T bill and send it to the consumer. Then, assuming AT&T partners with an electronic payment facilitator such as CheckFree, Yahoo.com makes a request to CheckFree. Finally, CheckFree initiates the request to AT&T. Because each of these entities is  
30 independent, each requires its own resident database and other support functionality. Such conventional EBPP approaches leave open significant

opportunity to increase efficiency and effectiveness by reducing throughput, redundancy and concurrency tasks and issues.

### Summary of the Invention

5       The present invention provides end-to-end electronic bill presentment and payment systems and processes which seek to be the Switzerland of EBPP sources. Such systems and processes speak in a lingua franca to enable any and all billers to interface with any and all banks and other financial institutions, payment facilitators, consumers, web portals and / or bill presenters and other entities in order  
10   to accomplish bill presentment and payment.

      Core to systems and processes according to the present invention are databases which store billing data and their metadata or attributes according to a lingua franca that is easily, efficiently and accurately understood and traded on anywhere on the Internet or any other data network. Systems and processes  
15   according to the present invention seek to transform billing data from any biller, customer or financial institution into a lingua franca or a form that allows quick conversion into the lingua franca. In some ways, systems and processes according to the present invention treat data similar to how packages are treated in the FEDEX system. There, all packages go via air to Memphis where they are collected and  
20   sorted in the middle of the night according to highly automated processes, and then launched on the correct aircraft for direction to their destination. Although intuition suggests that FEDEX should send an Atlanta shipper's package directed to an Atlanta address directly to that address rather than to Memphis and back overnight, studies showed that efficiency was served by instead always applying a highly  
25   automated and efficient common collection, storage and distribution process in Memphis, even if it did require package travel over greater geographic distance. Similarly, systems and processes according to the present invention transform data and its attributes into a form that can be stored in a common document storage model before operating on it. That model allows efficient and accurate access,  
30   processing, and distribution via a lingua franca such as XML, for access and use by the billers, financial institutions, other EBPP processors, and of course the

customers. In some ways, the common document model / storage models according to the present invention can be compared to Memphis in the FEDEX system or the hub and spoke architecture that airlines use for efficient "processing" of passengers to their destinations.

5           Systems and processes according to the present invention thus use common document models and storage models which are generic in some ways and not confined to a particular industry, biller, or type of customer. The models accommodate a range of billers, bill types, record types, presentation types, presentation media types, biller output data streams, and data interchange protocols  
10       and processes.

          According to a preferred embodiment of the present invention, a data stream from a biller, which may be a print stream, data interchange stream or any other sequence of data, is the subject of a rules application process. The rules application process uses a special rules development language that allows a quasi-skilled  
15       specialist in minimum time to generate a translator that parses the biller's data stream into a common document model tree. In the tree, which may be based on XML or successors to it, the data and their attributes are mapped into nodes which fit the common document model for storage in the database. Because of the generic and universal nature in which the billing data and its attributes are stored,  
20       the database can be coupled to presentment processors, such as via XML, that may include style sheets and other applications that transform the stored data into whatever desired form and format to support bill presentment wherever and whenever desired.

          Such systems can provide billers a complete end-to-end solution for  
25       electronic bill presentment and payment. The biller's data may be transformed efficiently and effectively using the rules definition language into data and its attributes that can be stored in a manner that allow the biller new opportunities not available in conventional EBPP systems. These stem from the fact that the biller can access the billing data and attributes stored in databases according to the  
30       present invention in order (1) to operate on it; (2) to query it for information; (3) to control how it will be presented to customers and with what other information such

as brand building or customer relationship building information; and (4) to access, use and perhaps change it while communicating with customers such as via a help desk or customer service lines. Thus, according to the present invention, the biller may have "offloaded" the data to an outsource for EBPP, but without losing the

5 opportunity to access and operate on the billing data, and to control in real time the data that will be presented to customers in the form of bills as well as the look and feel according to which the bills are presented, to obtain reports about bill status, to help effectuate the payment process, to categorize or group bills or customers for various purposes such as adding demographically or other based content, and for  
10 other purposes. Because of the universality of its structure, the billers can control from a billing console functionality how the bills and billing data will be presented on any desired platform using any desired applications, formats and protocols, via presentment engines that include style sheets, translators, processors or other techniques which allow efficient and ready transformation into a state ready for use  
15 by such platforms, applications, formats and protocols. For example, for a single biller, the database can simultaneously present bills for different customers from a single batch of bills in various spoken languages, on HTML based browsers, on OFX supported applications, or in any other way desired by any biller or customer.

EBPP systems and processes according to the present invention for the first  
20 time promote EBPP aggregation. From the biller's point of view, these systems and processes allow many types of billers to have their bills processed, presented and paid using a single source using the common document model / storage model. Each of such billers is incentivized to use this source, because with it, they can outsource their billing problems but still maintain control over their billing data and  
25 how it is presented. Thus, value propositions for the biller from systems and processes according to the present invention include:

a. end to end electronic billing services which can be outsourced relatively inexpensively without loss of control over bill processing, presentment or payment;

30 b. establish a base for entering the electronic commerce field;

c. leverage brand building, customer relationship building and marketing opportunities offered by these EBPP systems, by unlimited ability to control the way the bill looks, what is contained in it and why, and how and according to what terms it can be paid;

5 d. use existing payment relationships with minimum interruption or inconvenience to financial institutions or customers;

e. deliver bills wherever the customer wants;

f. establish an online presence;

10 g. unpack the biller's own information, support HTML presentation so that for the first time, biller's own employees may access it and use it to service customers;

h. promote quick payment;

i. avoid the costs and human resources requirements of doing these things in house;

15 j. cost reduction over paper based billing;

k. pay as you use; avoid capital costs of in house billing system;

l. leverage marketing and EBPP expertise and talent of EBPP processor who operates across a range of industries and customers and is thus current with latest trends;

20 From the customer's point of view, because of the common document model / storage model, such systems and processes can present and enable payment of bills ubiquitously – customers can have their bills presented and paid on web portals, on their home financial application, via electronic mail, or wherever else they desire. Because billers are incentivized to use the systems and processes,  
25 customers can pay all or most all of their bills in one place, but in a manner where each bill is presented to the customer in a way that is specially tailored to the customer with graphics, advertising, and other information that has been demographically proven to connect with that particular customer. Value propositions for the customer from EBPP systems according to the present invention include:

30 a. bills delivered to place, site, space, application, of choice;

b. pay all or most bills in one place;

- c. convenience over collecting and paying paper bills;
- d. leverage convenience for institutional customers; for example, a university with thousands of electric meters can now receive one bill with the meters netted up, to effectuate a single payment bill thus avoiding the significant costs of preparing and paying thousands of bills;
- e. reminders if desired;
- f. ability to receive relevant and demographically tailored and targeted information of value from the biller;
- g. cost and convenience over buying stamps and depositing paid bills in the mail.

Financial institutions connected to such systems find that they can leverage off the time value of money because quick payment means more accrued debt on which interest accrues. In short, every entity in the connected environment has incentive to use systems and processes according to the present invention, chiefly because they can be connected and transact in a way where each retains maximum control, gets maximum useful information, and transacts with minimum inefficiency and overhead.

#### Brief Description of the Drawings

Figure 1 is a diagram illustrating external connectivity of a preferred embodiment of an electronic bill presentment and payment platform according to the present invention.

Figure 2 is a diagram illustrating the architecture of the platform of Figure 1.

Figure 3 is a general level diagram showing components of and processes carried out by preferred embodiments of systems and processes according to the present invention.

Figure 4 is a diagram showing components of and biller data input processes carried out by preferred embodiments of systems and processes according to the present invention.

Figure 5 is a diagram showing components of and database load processes carried out by preferred embodiments of systems and processes according to the present invention.



Figure 6 is a diagram showing components of and bill presentment processes carried out by preferred embodiments of systems and processes according to the present invention.

5 Figure 7 is a sign in screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 8 is a user selection screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 9 is a new user creation screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

10 Figure 10A is a general parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 10B is one portion of an enrollment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and  
15 processes of the present invention.

Figure 10C is another portion of an enrollment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 10D is a further portion of an enrollment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems  
20 and processes of the present invention.

Figure 10E is a parsing and loading parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 10F is a bill presentment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 10G is a portion of a payment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes  
30 of the present invention.

Figure 10H is another portion of a payment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

5 Figure 10I is a further portion of a payment parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 10J is a reporting parameters customization screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

10 Figure 11 is a quality assurance screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 12 is another quality assurance screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

15 Figure 13 is a bill publishing screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 14A is a request consolidation screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

20 Figure 14B is another quality assurance screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 15 is an inbound document control screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 16 is an inbound document control screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

30 Figure 17 is an outbound document control screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 18 is an inbound document control screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

5 Figure 19 is a mass email screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 20 is a compose mass email screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 21 is a news and messages screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

10 Figure 22 is a virtual group maintenance screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 23 is a virtual group edit screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

15 Figure 24 is a customer bills screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 25 is a customer accounts screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

20 Figure 26 is a customer profile screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 27 is a customer personal information screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 28 is a customer agreement screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 29 is a customer payment instruments screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

30 Figure 30 is a customer scheduled payment screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 31 is a customer service email screen shot of a biller interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 32 is a customer service notes screen shot of a biller interface  
5 generated by a preferred embodiment of systems and processes of the present invention.

Figure 33 is a diagram showing various functionalities which may be included in a preferred embodiment of systems and processes according to the present invention.

10 Figure 34 is a diagram showing external connectivity of an alternative embodiment of systems and processes according to the present invention.

Figure 35 is an agent sign in screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 36 is a policy number search screen shot of an agent interface  
15 generated by a preferred embodiment of systems and processes of the present invention.

Figure 37 is a customer name search screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

20 Figure 38 is a policy information screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 39 is a payment history display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 40A is a customer policy display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 40B is another customer policy display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.  
30

Figure 41 is a policy payment display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

5 Figure 42 is a policy payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 43 is another policy payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

10 Figure 44 is an agent customer service note screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

15 Figure 45 is a customer name search screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 46 is a policy information screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

20 Figure 47 is a multiple payment search screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 48 is a multiple payment search results screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 49 is a customer policy payment screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 50 is another customer policy payment screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 51 is an operation successful notification screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

5 Figure 52 is a policy list screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 53A is a portion of a customer policy display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

10 Figure 53B is another portion of a customer policy display screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 54 is a new policy payment screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

15 Figure 55 is another new policy payment screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

20 Figure 56 is a new policy payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 57 is another new policy payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

25 Figure 58 is a customer notes screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 59 is a place note screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 60 is a cash report search screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

30 Figure 61 is cash report screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 62 is an agency payment screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 63 is an agency payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 64 is another agency payment details screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 65 is an additional reports screen shot of an agent interface generated by a preferred embodiment of systems and processes of the present invention.

Figure 66 is a diagram showing processes for virtual groups according to a preferred embodiment of the present invention.

#### Detailed Description

Figure 1 shows connectivity of a preferred embodiment of a platform 10 of electronic bill presentment and payment processes and systems according to the present invention to other entities. Platform 10 can interface with, among other external entities, billers 12, banks and other financial institutions 14, payment facilitators or aggregators 16, consumers 18, and web portals, applications and / or bill presenters 20. Platform 10 can provide billers 12 a complete end-to-end solution for electronic bill presentment and payment that also accommodates the interests and convenience of consumers 18. Billers 12 can be any organization or institution that engages in paper based billing or conventional EBPP, or any other organization that has need or desire to engage in the sort of aggregated electronic commerce offered by systems and processes according to the present invention. Oil companies, insurance companies, utilities, telecommunications companies, communication service providers, retail institutions, credit organizations and others similarly situated fit within the broad and limitless profile of organizations who can leverage from systems and processes according to the present invention.

Financial institutions 14 which may connect, interact and/or transact with systems and processes according to the present invention include banks, credit

organizations, brokerages, insurance companies, and any other organization which can have a need or desire to interact with systems and processes according to the present invention to help effectuate electronic bill presentment and/or payment, or to enhance or build their own online presence for marketing and any other desired purpose.

Payment facilitators 16 can include other EBPP facilitators or organizations, credit card companies, credit unions, banks, or any other organization which can have a need or desire to interact with systems and processes according to the present invention to help effectuate electronic bill presentment and/or payment, or to enhance or build their own online presence for marketing and any other desired purpose.

Consumers 18 can be individuals, businesses, educational institutions, or any other entity that pays bills.

Presenters 20 can be web portals, financial applications on a consumer's 18 system, web sites specifically supported for the purpose of EBPP, the site of biller 12, or any other desired interface where a bill can be presented.

Platform 10 may take the form of a network of desired platforms, computers, or other functionality, located in one or more geographical locations, running any desired operating systems and applications. In the preferred embodiment, platform 10 is implemented on a Solaris operating system using an Oracle database and CORBA firmware and is configured in a scaleable and fault tolerant environment. Platform 10 may be connected to billers 12, financial institutions 14, payment facilitators 16, presenters 20 and any other desired entity via public or private packet-switched or other data networks including the Internet, circuit switched networks such as the public switched telephone network, wireless networks, or any other desired communications infrastructure 21.

Referring to Figure 2, platform 10 may accept biller data 23 in any form or format supplied by any biller 12. Biller data 23 may be a print stream or it may otherwise include data, data records, or other information about bills that are to be presented to consumers 18 for payment. Information in biller data 23 may include, for instance, consumer names, statement numbers, statement dates, account



numbers, addresses, data about items or services provided or sold, amount due, billing history, marketing and / or advertising data, and any other information, whether in the form of text, graphics, audio, video or any alternative multimedia content, that billers 12 desire to present to consumers 18. Biller data 23 can be  
5 according to AFP, Metacode, Line Data (ASCII or EBCDIC for example), PCL, DJ/DE, OFX, XML, or any other format or protocol, whether print stream, electronic data interchange, or otherwise.

Input processing engines 22 may be adapted to support any of these standards, in order to transform biller data 23 into a form and format suitable for  
10 processing by rules based parsing engine 24. Input processing engine 22 may be implemented using an Oracle Parallel Server running on a clustered Sun platform, for example, or according to any other desired implementation. The main concept is to modularize the preprocessing of biller data 23; if a new form of biller data 23 is encountered or must be dealt with for transformation into a form and format usable  
15 by rules based engine 24, then a new input processing engine is built to handle that data in a modular way. The preprocessing of AFP, for example, is different than preprocessing of metacode, so it makes more sense to have a separate engine 22 for each, so that the output of each is ready for processing by rules based parsing engine 24. Preprocessing of various types of biller data 23 is done in the same sort  
20 of conventional way that print streams or other financial or EDI data streams are processed or converted for various purposes. It may be that some biller data 23 does not need to be preprocessed, in which case there may be no need for an input processing engine for that data 23.

Rules based parsing engine 24 allows a wide variety of biller data 23 types  
25 and formats to be operated on or parsed by rules in order to fit a common document or data model which can store and process both data and its attributes. In other words, it is important for the common data or document model to know not only an account number being stored, but also that it is an account number and not a bill number or date. The parsing engine 24 helps progress data 23 toward a form or  
30 format according to which both the data and its attributes can be known, stored and processed. It does not matter if rules engine 24 outputs a tight set of data and tags

or other corresponding attributes, or if that is done later; the parsing engine 24's main task is to accept a wide variety of data 23 from various billers and put it into a form and format where it is at least easier to generate and correlate the attributes for various data in a form that can be used by the common document or data model.

5           The rules used in parsing engine 24 are in turn preferably written using a uniform rules definition language. That URDL 25 seeks to allow a technician to take a new form of biller data 23 and write rules to parse that data 23 without extenuating work or investment of time. For example, URDL 25 currently in use allows technicians to write a set of rules for new data presented by a new biller in several  
10   days, without the need for people who are more deeply immersed in the whys and wherefores of financial data interchange. URDL 25 instead seeks to institutionalize that financial data interchange knowledge by writing a language using certain syllogisms, algorithms, inferences and conclusions to be formed upon encountering various data types, certain realities about what the common document model / data  
15   model needs to have in the form of data and attributes, and allowing a technician merely to apply what is written in the language in a more mechanistic fashion to cause proper parsing to happen. The language is written using conventional knowledge about various print streams and electronic data interchange formats, knowledge about the common document model / data model, and techniques often  
20   applied to simplify preparation of various forms of data and its attributes to fit desired situations, such as text to be presented attractively in HTML, or data to be transacted on usefully in the form of XML data. Parsing engines 24 based on URDL 25 are thus advantageous because they can allow parsing of billing streams without the need to develop new application program interfaces or other functionality that  
25   requires overemployment of skill or time. Parsing engine 24 may also be implemented using an Oracle Parallel Server running on a clustered Sun platform.

As an example of what parsing engine 24 does, it may be adapted to parse relevant biller data 23 from each data record in a billing data stream based on instruction sets created to: identify individual data records within the input billing  
30   streams; locate, extract, and validate the relevant billing data within each data record; and assign meaningful attributes to the relevant billing data. Parsing engine

24 may output the relevant billing data and corresponding meaningful attributes ultimately for storage in database 26 (after further processing) and for further processing by presentation processor 28 and payment processor 30.

Figure 3 shows a more detailed diagram of functionality that processes biller data 23 and stores it in database 26 according to a common document model / data model. The broad idea that Figure 3 seeks to convey is the notion of modularity in taking various types of biller data 23, preprocessing where necessary, and parsing according to rules in parsing engine 24 (which may but need not be done according to a URDL 25), in order to place that biller data 23 in the form of a common document model tree. Think of the common document model / data model according to the present invention as a list of every field of data, and its attribute (such as, for example, bill number and tag denoting bill number) that could occur in any bill desired to be presented by any biller. Not every biller's biller data 23 or bill will have all of that information; instead, it only as a subset of all data and attributes which could be accommodated by the common document model / data model. Accordingly, the biller's subset, which contains data and attributes which can be stored and processed according to the model, but not all of them, is known as the common document model / data model tree 38. Tree 38, or fairly close to it, is the output of parsing engine 24. Database loader 40 then takes tree 38 and loads it efficiently, effectively, and in conventional fashion in the same sort of way various subsets of data are loaded, for example into a global XML data model, onto database 26 which is structured according to common document model / storage models of the present invention.

Figure 4 shows processing of biller data 23 into form suitable for storage and use according to common document models / data models according to a preferred embodiment of the invention at a deeper level. Biller # 1 shown in Figure 4 presents a text stream of biller data 23 to be accommodated to platform 10 according to a preferred embodiment of the present invention. That text stream does not happen to require preprocessing, but instead is operated on directly by parsing engine 24A which applies an instruction set written in URDL 25. The instruction set was quickly and conveniently prepared by a technician to transform biller data 23 to conform to

common document model tree #1 (38A), which is biller #1's biller data 23 transformed into a subset of data and its attributes which conform to the common document model / data model used in platform 10. Biller #2's data is in AFP, an IBM print stream format which requires some preprocessing and text extraction before it is suitable for parsing by parsing engine 24B. Again, parsing engine 24B applies an instruction set which was specially prepared with minimum effort and specialized knowledge. After parsing, biller #2's data is in the form of common document model tree #2 (38B). The biller data 23 for Biller #3 and Biller #4 also require preprocessing and text extraction, as shown in Figure 4, although it is not necessarily the case that any or all biller data 23 in AFP, metacode or otherwise will always or invariably require or not require preprocessing, text extraction or anything else to be operated on by parsing engine 24. If desired, for example, preprocessing, text extraction and other operations on biller data 23 could be accomplished in parsing engines 24. Modularity is preferred but not necessary according to the present invention.

Figure 5 continues from Figure 4 to show loading of data and its attributes from common document model trees 38 A - D into database 26 for biller #'s 1 - 4. Again, the preferred paradigm is modular, even if not necessary. For example, separate database loaders 40 can be used, each with its own special rule set 39 to accommodate a particular biller, but one or fewer loaders 40 could be used with separate rule sets 39, or one or fewer loaders 40 with one or fewer (even if bigger) rule sets 39. Loaders 40 take the data and its attributes in common document model trees 38 A - D and load it efficiently and effectively into database 26, thus loading subsets of common document model / data model into storage according to the model itself.

Figure 6 shows the presentment side of a preferred embodiment of electronic bill presentment and payment systems and processes of the present invention. The broader concept is that data and its attributes stored according to a common document model / data model in a database 26 according to the present invention is in a lingua franca that allows it to be transformed into electronic bills anywhere and everywhere, however desired by the biller 12 or the customer 18. In a preferred

embodiment, output from the database 26 is in a form of XML or its equivalent or successor, which allows that data to be handled by any platform or application anywhere.

In Figure 6, two presentment processors 42 happen to be used. Any number  
5 could be used. Presentment processors 42 and 44 may be adapted to communicate with database 26 to retrieve, store, and modify common document model / data model information. Processor 42 is simply in the form of an XML style sheet which allows the data to be presented in whatever manner and to appear however and wherever desired by a biller 12 or customer 18. For instance, a style sheet that  
10 works with a billing interface 48 supported on Yahoo will be different from the style sheet that supports a billing interface 48 supported on AOL. Where the bill is to be presented on a customer's Quicken application or to a financial institution where OFX is the format, the processor 44 transforms the XML data and attributes into OFX for presentment. Again, the data whether in HTML, OFX or any other format,  
15 can be distributed over infrastructure 21 which is any kind of public or private packet switched, circuit switched, or wireless infrastructure. Presentment processors may be prepared for any sort of data format, and it is important to note that systems and processors according to the present invention give the biller 12 control over processors 42 and 44 in order to control how their bills will look and feel wherever  
20 presented.

Platform 10 can enable billers 12 to exercise substantial management and administrative control over the electronic bill presentment and payment process. Platform 10 may provide billers 12 with an interface to database 26 and presentation processors 42 and 44, which may enable billers 12 to manage the administrative  
25 functions of electronic billing. The biller interface may enable billers 12, including employees and agents of billers 12, to perform a variety of administrative, customer service, management, and quality control functions. For instance, the biller interface may enable billers 12 to perform the following functions: view current and previous consumers bills, view payment history, view consumer emails, modify consumer  
30 enrollment, verify consumer identity, confirm consumer enrollment, perform consumer account maintenance, associate accounts to a consumer, make payment

adjustments, change employee access permissions to the biller interface, send news and messages to consumers, associate accounts to news, perform online consumer statistics, create payment settlement and periodic reports, select manual billing, view selected bills, perform quality feedback updates, print quality assurance reports, and  
5 release bills for publishing.

System embodiment 10 may also enable billers 12 to perform a variety of marketing functions via the biller interface. For example, the biller interface may enable billers 12 to create virtual groups. Virtual groups are market segments of the class of consumers 18 identified by billers 12 based on specific marketing rules.

10 Billers 12 may use virtual groups to send emails to a portion of consumers 18 or to send marketing promotions to specific groups of consumers 18. Alternatively, the biller interface may enable billers 12 to use virtual groups to send any intelligent messaging to consumers 18.

Figures 7 - 32 show a series of web pages for a preferred embodiment of a  
15 biller interface supported by platform 10 according to a preferred embodiment of the present invention. These screen shots are exemplary only; currently they are implemented in HTML but they or any interface to platform 10 may be implemented in whatever desired matter according to technology current or conventional as of the date of this document or later technology. In any event, Figure 7 shows a web page  
20 that enables billers 12 to access platform 10 by entering a login name and password. After billers 12 are authenticated, platform 10 enables billers 12 to perform a number of functions for managing electronic bill presentment and payment, such as system administration, reporting management, quality control, operations management, marketing, and customer service. For instance, Figures 8 -  
25 10 show a series of web pages that enable billers 12 to administer and manage an electronic bill presentment and payment program. As shown in Figure 8, billers 12, including employees and agents, may select a user logon ID, which may be used for tracking administrative transactions, to gain access to the administration services and for other desired purposes. As shown in Figure 9, billers 12 may create new  
30 users that may access the administrative functions by creating a user profile, which contains information such as user logon, user password, employee name, employee

telephone, and user group, such as quality assurance, customer service, or payment. Billers 12 may also control what administrative functions a user is permitted to perform on platform 10 by assigning the user to one of a number of predefined user groups each having different access parameters.

5 In the preferred embodiment, billers 12 may also use the biller interface to configure and modify a customized electronic bill presentment and payment solution by controlling a number of parameters, such as general parameters, enrollment parameters, parsing and loading parameters, bill presentment parameters, payment parameters, and reporting parameters. Figures 10A - 10J show a series of web  
10 pages that enable billers 12 to customize an EBPP solution. For example, as shown in Figure 10A, billers 12 configure general billing parameters, such as biller currency, such as US dollars, date format, whether multiple accounts will be permitted, whether consolidation will be permitted, and what type of consolidation will be permitted. Billers 12 may also specify any number of document control parameters.  
15 As shown in Figures 10B - 10E, billers 12 may also configure enrollment parameters. For example, billers 12 may define the facilities that are permitted during trial periods, the number of trial cycles per account, and customer access options. Figure 10E shows a web page that enables billers 12 to define parsing and loading parameters, such as the type of print stream that is provided to platform 10  
20 and the frequency with which the billing stream will be provided to platform 10. Figure 10F shows a web page that enables billers 12 to modify and configure bill presentment parameters. For instance, billers 12 may control the appearance of electronic bills by defining different bill presentment templates based on criteria such as the type of banner, customer news, bill news, account page, and menu  
25 placement and positioning. Billers 12 may also control the method customers use to pay bills. As shown in Figures 10G - 10I, billers 12 may enable consumers to pay bills either by direct debit or credit card, such as Visa, Master Card, Amex, and Discover. Figure 10J shows a web page that enables billers 12 to define channel and frequency parameters for settlement reports, activation reports, and taxation  
30 reports.

In the preferred embodiment, the biller interface to platform 10 also enables billers 12 to manage an electronic bill presentment and payment quality assurance program. Figure 11 shows a web page that enables billers 12 to review a particular type of bill or an entire bill batch, such as all bills that have recently been published.

5 The bills may be selected manually by account number, randomly, or based on a particular virtual group and group ID. Figure 12 shows a web page that enables billers 12 to select and view various biller accounts. Billers 12 may also use the biller interface to release bills for publishing, as shown in Figure 13, and request bill consolidation, as shown in Figures 14A and 14B.

10 As shown in Figures 15 - 18, the preferred embodiment of the biller interface also enables billers 12 to manage an electronic bill presentment and payment operations center. As shown in Figures 15 and 16, billers 12 may control inbound documents received from consumers. The documents may be identified by document number, document type, status, and the date and time they were  
15 received. Billers 12 may also control outbound documents in a similar manner, as shown in Figures 17 and 18.

Figures 19 - 21 show a series of web pages that enable billers 12 to manage communications with consumers. As shown in Figure 20, billers 12 may send mass email messages to consumers reminding them of overdue payments, welcoming  
20 them to the EBPP program, or notifying them of new bills. Billers 12 may also compose and deliver to consumers news messages, such as marketing messages, banner messages, biller messages, and account messages.

The preferred embodiment of the biller interface also enables billers 12 to manage electronic bill presentment and payment marketing functions. For instance,  
25 as shown in Figure 22, billers 12 may perform virtual group maintenance, including creating new virtual groups, deleting existing virtual groups, and linking virtual groups. Figure 23 shows a web page that enables billers 12 to edit virtual groups by modifying existing conditions, fields, operations, and value parameters or by adding additional virtual group rules, such as those described above.

30 As shown in Figures 24 - 32, billers 12 may also use the biller interface to support a customer service program. Figure 24 shows a web page that enables



billers 12 to view customer bills in the exact form as they are delivered to and viewed by consumers, which provides customer service representatives a significant benefit in resolving customer service requests. As shown in Figure 25, billers 12 may also view, activate and deactivate biller accounts. Billers 12 may also view customer information related to customer profiles, customer agreements, customer payment instruments, and scheduled payments. Billers 12 may send email messages to a customer mailbox residing on platform 10. In addition, as shown in Figure 32, billers 12 may monitor the status of customer service requests by creating and filing customer service notes, which may include information such as account number, subject of customer service request, action date, and whether or not a follow up is required.

System embodiment 10 also supports consumers 18 receiving electronic bills at any location of choice using any interface, such as, for instance, a conventional web browser, other online device, any wireless device, or any other device which may communicate with system embodiment 10 in any manner. Any such device is a candidate to support presentation of or transaction with platform 10 by consumers 18. Consumers 18 can also define the format of the electronic billing information. For example, the billing data may be supplied to consumers 18 in a variety of standard accounting formats. System embodiment 10 also enables consumers 18 to pay electronic bills via credit card, ACH, or electronic funds transfer or using any other mode or medium of payment or reconciliation.

Figure 33 is a functional diagram that shows functionality and services supported by platform 10 according to a preferred embodiment of the present invention. Surrounding the common document model / data model database functionality denoted as common services 100 in Figure 33 are the input processing engine 102, biller interaction management 104, payment gateway and interface management 106, financial institution payment gateway 108, payment functionality 110, targeted marketing functionality 112, presentment and distribution management 114, biller console 116, e-mail interaction management 118 and customer service and interaction management 120. Any or all of these can couple to database 26 (common services 110) data and data attributes to accomplish their

purposes, using a lingua franca such as XML. Thus, billers do not lose control over their data once it is "launched" over to the platform 10; instead, biller may, among other things:

- a. control parsing rules in the input processing engine 102 to  
5 accommodate virtual groups according to virtual group functionality 112;
- b. interact with customers while seeing their billing records, using customer service and interaction management functionality 120;
- c. control how bills or reminders are sent to customers using e-mail, using functionality 118;
- 10 d. control appearance and other characteristics of bill presentment in real time using presentment and distribution relationship management functionality 114;
- e. get reports and otherwise control the billing process (including for example, obtaining parsing reports, getting account receivable information or feeds, stopping or starting print or enrollment, and other tasks) using biller interaction  
15 management 104;
- f. support its own website for presentment and payment of bills; and of course
- g. get paid via payment functionality 110.

From a customer's point of view, his or her bills can be supported anywhere,  
20 and customers are allowed additional communications with billers via e-mail interaction management 118 and interfaces 122.

Financial institutions (or any other entity, such as payment facilitators or other EBPP operations) are connected and can transact with their customers (who also happen to be biller's customers) more efficiently and effectively through various  
25 gateways and other interfaces. Indeed, financial institutions may if desired, fit within the category of billers, and be connected the in the same or similar manner, to accomplish the same sorts of enhanced contact with their customers to conduct electronic commerce, which may include presentment and payment of bills.

This diagram is merely logical; any of these functionalities can reside within  
30 other functionalities, and not all of them need to be included to carry out various purposes or results obtained by the present invention. Furthermore, the connections

to the functionalities and between them are logical; billers may be connected via bus or to only one biller interaction functionality in order to carry out some or all of the control that systems and processes according to the present invention could allow.

Figure 34 shows merely one example of how EBPP systems and processes

5 according to the present invention can connect to accommodate the interests of various parties in an electronic commerce context. Here a system 11

accommodates an insurance company and its agents. Sometimes agents 152 are the ones who get the premium checks, but more usually the insurance company gets the check or premium payment via direct deposit. But the agents get paid on

10 commission from the company 150, and they want to have continual access to payment status on all their customers. EBPP system 11 allows this to occur by connecting the agent 152 and the company 150 to the EBPP system 11 via agent console or interface 156, the company 150 in the context of a biller 12. Payment can occur via check, or other forms of payment supported by EBPP system 11

15 through financial institutions 12, facilitators 16, credit organizations, or otherwise.

The customer pays the bill which has been presented anywhere according to any desired format and the wishes of the insurance company. Immediately the

insurance company 150 and the agent 152 know the bill has been paid. The agent can be paid his or her commission via system 11 if desired. The system 11 is

20 particularly useful for policies that cover multiple insureds or lines of insurance; the company and the employer can access, according to preset permissions, the database 26 and drop employees who have left, for example, or add new employees to the coverage, and can add, drop or modify lines of insurance easily and quickly.

Figures 35 - 65 show a series of web pages for an agent console 156

25 according to a preferred embodiment of systems and processes of the present invention. In the preferred embodiment, agent console 156 enables an agent of a

company, such as an insurance agent or any other agent of a company, to access information related to customers, communicate with the company and customers, and conduct electronic business transactions with the company and customers. The

30 information may be related to customer payment status, customer profiles, customer policies, or any other information associated with the relationship between the agent,

the company, and customers. Figure 35 shows a web page that enables an agent to access EBPP system 11 by entering a login name and password. After the login name and password are authenticated against a database within system 11, the agent gains access to system 11.

5           Figures 36 - 59 show a series of web pages that enable an agent to perform customer account management services. For example, an agent may search for customer account information based on policy number, as shown in Figure 36, or based on customer name, as shown in Figure 37. Figure 38 shows a web page that displays customer account information for a particular policy number that has been  
10       queried by an agent. An agent may view the payment history for the customer, view the customer policy and payment schedule, make payments to the company for the customer, or send electronic messages to the customer. Figure 39 shows the linked web page that displays the payment history information for a customer, which contains a list of each transaction and related information, such as the date of  
15       payment, amount of payment, the transaction number, the authorization number, payment status, and the customer reference number. Figures 40A and 40B show the linked web page that enables an agent to view a customer policy and make policy payments. For instance, Figure 41 shows the linked web page that enables an agent to view customer payment information and the electronic bill. Figures 42  
20       and 43 show the linked web pages that enable an agent to select the type of payment parameters for the transaction. For example, an agent may select how much of the amount due to apply to the transaction and the type of payment, such as by electronic check, credit card, cash, money order, or any other suitable payment method. If the customer desires to pay via electronic check, the agent may  
25       also select the type of account, such as checking or savings. Figure 44 shows a web page that enables an agent to send a note to a consumer on a personalized mailbox, which resides on platform 10 of system 11.

          As mentioned above, an agent may also search for customer account information based on customer name. Figure 45 shows a web page that enables an  
30       agent to select the appropriate customer from the search result list. Figure 46 shows a linked web page that displays the customer account information and

enables an agent to view the payment history for the customer, view the customer policy and payment schedule, make payments to the company for the customer, and send electronic messages to the customer.

5 The preferred embodiment of agent console 156 also enables efficient payment of multiple policies associated with one individual, company or other insured entity. For example, as shown in Figure 47, an agent may search for an individual with multiple insurance policies. Figure 48 shows a web page that displays the search results and enables an agent to select multiple policies for the same individual that the agent desires to pay. Figure 49 shows a web page that  
10 displays the policy and account information for each policy, including the policy number, amount due, date due, amount to be applied, and the payment type, such as electronic check, money order, credit card, or cash. After the agent configures the payment parameters, as shown in Figure 50, payment may be made and applied to the respective accounts. As shown in Figure 51, system 11 may provide the  
15 agent with verification that the desired operation was successful.

As shown in Figure 52, an agent may also access customer account information by viewing a list of current policies. Figures 53A and 53B show a linked web page that enables an agent to view policy information for a selected customer and make payments for the customer as described above.

20 In addition to the customer management services mentioned above, an agent may create new policies. Figure 54 shows a web page that enables an agent to configure a new policy profile, including information, such as customer name, policy number, type of policy, such as an automobile, home or life insurance policy, payment cycle, and the amount of a current payment. As shown in Figures 55 - 57,  
25 the agent may also make initial payments for the new policy in the same manner as describe above.

An agent may also, at any time, create and view customer notes. The agent may use the customer notes for managing customer service. For example, as shown in Figures 58 and 59, an agent may create a customer note reminding the  
30 agent to call a customer on a particular date to discuss a billing inquiry matter or any other customer service matter.

In addition to the customer management services described above, the preferred embodiment of agent console 156 also enables an agent to efficiently manage the agency relationship with the company. Figures 60 -65, show a series of web pages that enable an agent to process and view cash reports and customer payment reports, make payments to the company, and manage agent commissions for services performed for the company. Figure 60 shows a web page that enables an agent to select a time period and view agent transaction reports for that time period. Figure 61 shows a linked web page that displays information related to each agent transaction that occurred during the time period, such as policy number, payment instrument and the amount paid to the agent, and an account summary, which may include information such as account balance, agency payments made, and amount owed to the company. As shown in Figure 62, the agent may also make payment to the company. Figures 63 and 64 show a web page that enables an agent to select parameters for the payment to the company.

The preferred embodiment of agent console 156 also enables an agent to perform a number of reporting functions related to customer receipt information and payments made to the company. As shown in Figure 65, an agent may view, print and process receipt reports based on time period and payment type, such as cash, money orders, credit card, and checks. An agent may also view, print, and process reports of all transactions with the company.

Figure 66 shows the potential for leveraging the power of systems and processes according to the present invention to create and use virtual groups of customers for purposes of customer relationship or brand building. As shown in Figure 66, rules may be applied to data and data attributes of customer information, bill information, or any other desired information in order to classify or categorize customers, bills, or any other metadata or data stored in database 26. The virtual group may be used to alter the appearance of bills to include various content, to time delivery of the bill, to customize the bill according to certain time sensitive events, or otherwise to engage in target based marketing as it relates to bill presentment. The virtual groups can also be used to give certain incentives to those who pay regularly or who regularly pay large bills, such as applying discounts or assigning customer

service reps, or awarding frequent user points. The rules may be applied at the parsing stage, at the presentment stage or any other desired point in the EBPP processes carried out by the present invention. The opportunities to use the virtual groups are unlimited; power companies can leverage from their billing base stored  
5 on database 26 combined with virtual groups to inform customers via e-mail in zip code 30327 that their power will be off from 4 to 4:30 or that power will be discounted during certain portions of the day, for example. The virtual group functionality may accordingly interact not only with the database 26, but also with any desired functionality shown in Figure 7.

10 The foregoing is provided in order to disclose the invention in accordance with the patent laws, and more particularly to disclose preferred embodiments of systems and processes according to the present invention. Modifications, adaptations, and changes may be made to what is disclosed without departing from the scope or spirit of the invention, which is to provide EBPP systems and process which use a  
15 common document model / common data model into which biller data from a wide range of billers fits, in order to allow billers to outsource the billing responsibility to an EBPP organization while retaining control over and access to their data and the billing process, and accommodating the interest of customers, financial institutions and other parties as well.

20

**CLAIMS**

What is claimed is:

1. A system for presenting and paying bills, comprising:
  - 5 a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, corresponding to a plurality of data types, and to provide relevant information for further use by said system;
  - b. a common document model processing functionality adapted to  
10 transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;
  - c. a database adapted to store the transformed information from the common document model processing functionality; and
  - 15 d. presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers.
2. A system according to claim 1 in which the parsing functionality is adapted to  
20 parse data from a print stream of data provided by a biller.
3. A system according to claim 1 in which the parsing functionality is adapted to parse data from a data interchange stream of data provided by a biller.
- 25 4. A system according to claim 1 in which the parsing functionality is adapted to parse data from a financial data stream provided by a biller.
5. A system according to claim 1 in which the presentation functionality is adapted to output information for use by bill payers using financial software.

30



6. A system according to claim 1 in which the presentation functionality is adapted to output information for use by bill payers not using financial software.

7. A system according to claim 6 in which the presentation functionality is adapted to output information for use by bill payers using a browser.

8. A system according to claim 1 in which the presentation functionality employs style sheet functionality in order to render information in a form suitable for bill payers.

9. A system according to claim 6 in which information is provided to bill payers using markup language.

10. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality; and

d. presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. an interactivity functionality adapted to detect and respond to communications from a bill payer, by at least (i) retrieving information from said database and presenting it to said bill payer in a form requested by said bill payer;

and (ii) altering information in said database corresponding to said bill payer according to said communications.

11. A system for presenting and paying bills, comprising:

- 5           a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;
- b. a common document model processing functionality adapted to  
10 transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;
- c. a database adapted to store the transformed information from the common document model processing functionality; and
- 15           d. presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and
- e. interactivity functionality adapted to detect and respond to communications from a biller, by at least retrieving information from said database  
20 corresponding to said biller and presenting it to said biller in a form requested by said biller.

12. A system according to claim 11 further comprising interactivity functionality adapted to detect and respond to communications from a bill payer, by at least (i)  
25 retrieving information from said database and presenting it to said bill payer in a form requested by said bill payer; and (ii) altering information in said database corresponding to said bill payer according to said communications.

13. A system for presenting and paying bills, comprising:

- 30           a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is

programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality; and

d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. a biller interface coupled to said database adapted to allow a biller to alter appearance and content of bills presented to bill payers.

14. A system according to claim 13 in which the biller interface is further adapted to allow the biller to communicate with bill payers regarding bills.

15. A system according to claim 13 further comprising interactivity functionality adapted to detect and respond to communications from the biller, by at least retrieving information from said database corresponding to said biller and presenting it to said biller in a form requested by said biller.

16. A system according to claim 13 further comprising interactivity functionality adapted to detect and respond to communications from a bill payer, by at least (i) retrieving information from said database and presenting it to said bill payer in a form requested by said bill payer; and (ii) altering information in said database corresponding to said bill payer according to said communications.

17. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the extractor is programmed, said

billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality; and

d. presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. a financial source interface adapted to send and receive communications to and from at least one financial entity and to alter information in said database according to said financial source communications.

18. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the extractor is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality; and

d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers;

e. interactivity functionality adapted to detect and respond to communications from a bill payer regarding at least one of said bill payer's bills

presented by said system, by at least (i) retrieving information from said database and presenting it to said bill payer in a form requested by said bill payer; and (ii) altering information in said database corresponding to said bill payer according to said communications; and

- 5           f.       a financial source interface adapted to send and receive communications to and from at least one financial entity based at least in part on communications from said bill payer and to alter information in said database corresponding to said bill of said payer, according at least in part to said financial source communications.

10

19.   A system according to claim 18 further comprising interactivity functionality adapted to detect and respond to communications from a biller, by at least retrieving information from said database corresponding to said biller and presenting it to said biller in a form requested by said biller.

15

20.   A system according to claim 18 in which said interactivity functionality is adapted to report information to billers relating at least to status of payment on their bills presented by said system.

20

21.   A method of providing electronic bill presentment and payment services, comprising the steps of:

- a.   extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;
  - b.   transforming said relevant information into a common document model;
- 25   which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;
- c.   storing the transformed information from the common document model in a database; and
  - d.   retrieving said transformed information from said database and
- 30   outputting at least some of said information via a network for use by bill payers.

22. The method of claim 21 in which said billing data is from a print stream of data provided by a biller.

23. The method of claim 21 in which said billing data is from a data interchange stream of data provided by a biller.

24. The method of claim 21 in which said billing data is from a financial data stream provided by a biller.

25. The method of claim 21 in which said at least some of said information is output for use by bill payers using financial software.

26. The method of claim 21 in which said at least some of said information is output for use by bill payers not using financial software.

27. The method of claim 21 in which said at least some of said information is output for use by bill payers using a browser.

28. The method of claim 21 in which said at least some of said information is output using style sheet functionality in order to render information in a form suitable for bill payers.

29. The method of claim 26 in which said at least some of said information is provided to bill payers using markup language.

30. A method of providing electronic bill presentment and payment services, comprising the steps of:

a. extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;

b. transforming said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

5 c. storing the transformed information from the common document model in a database; and

d. retrieving said transformed information from said database and outputting at least some of said information via a network for use by bill payers; and

e. detecting and responding to communications from a bill payer, by at least (i) retrieving information from said database and presenting it to said bill payer  
10 in a form requested by said bill payer; and (ii) altering information in said database corresponding to said bill payer according to said communications.

32. A method of providing electronic bill presentment and payment services, comprising the steps of:

15 a. extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;

b. transforming said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

20 c. storing the transformed information from the common document model in a database; and

d. retrieving said transformed information from said database and outputting at least some of said information via a network for use by bill payers; and

f. detecting and responding to communications from a biller, by at least  
25 retrieving information from said database corresponding to said biller and presenting it to said biller in a form requested by said biller.

33. A method of providing electronic bill presentment and payment services, comprising the steps of:

30 a. extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;

b. transforming said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

5 c. storing the transformed information from the common document model in a database; and

d. retrieving said transformed information from said database and outputting at least some of said information via a network for use by bill payers; and

e. allowing a biller to alter appearance and content of bills presented to bill payers.

10

34. The method of claim 33 further comprising the step of allowing the biller to communicate with bill payers regarding bills.

15 35. A method of providing electronic bill presentment and payment services, comprising the steps of:

a. extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;

20 b. transforming said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. storing the transformed information from the common document model in a database; and

d. retrieving said transformed information from said database and outputting at least some of said information via a network for use by bill payers; and

25 e. sending and receiving communications to and from at least one financial entity and altering and storing information according to said communications.

30 36. A method of providing electronic bill presentment and payment services, comprising the steps of:



- a. extracting relevant information from billing data, corresponding to a plurality of data types, from a plurality of billers using rules;
  - b. transforming said relevant information into a common document model, which common document model is adapted to accommodate said relevant
  - 5 information from the plurality of billers and according to the plurality of data types;
  - c. storing the transformed information from the common document model in a database; and
  - d. retrieving said transformed information from said database and outputting at least some of said information via a network for use by bill payers;
  - 10 e. detecting and responding to communications from a bill payer regarding at least one of said payer's bills presented by said system, by at least (i) retrieving information from said database and presenting it to said bill payer in a form requested by said bill payer; and (ii) altering information in said database corresponding to said bill payer according to said communications; and
  - 15 f. sending and receiving communications to and from at least one financial entity based at least in part on communications from said bill payer and to alter information in said database corresponding to said bill of said bill payer, according at least in part to said communications.
- 20 37. The method of claim 36 further comprising the step of detecting and responding to communications from a biller, by at least retrieving information from said database corresponding to said biller and presenting it to said biller in a form requested by said biller.
- 25 38. The method of claim 36 further comprising the step of reporting information to billers relating at least to status of payment on their bills presented to said system.
39. A system for presenting and paying bills, comprising:
- a. an extractor functionality which is adapted to parse billing data from a
  - 30 plurality of billers using rules according to which the extractor functionality is

programmed, corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality; and

d. presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. a bill payer interface coupled to said database adapted to allow a bill payer to pay bills electronically.

40. The system of claim 39 in which said interface is adapted to allow said bill payer to specify the location of said output.

41. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model; which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality;

d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. a biller interface coupled to said database adapted to allow a biller to identify market segments of bill payers according to market rules and information retrieved from said database.

5 42. A system according to claim 41 in which the biller interface is further adapted to allow the biller to alter appearance and content of bills presented to bill payers based on the market segments.

43. A system according to claim 41 in which the biller interface is further adapted  
10 to allow the biller to send marketing messages to bill payers based on the market segments.

44. A system according to claim 41 in which the biller interface is further adapted  
15 to allow the biller to communicate with bill payers regarding bills based on the market segments.

45. A system for presenting and paying bills, comprising:

- a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is  
20 programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;
- b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the  
25 plurality of billers and according to the plurality of data types;
- c. a database adapted to store the transformed information from the common document model processing functionality;
- d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill  
30 payers; and

e. interactivity functionality adapted to detect and respond to communications from a biller regarding market segments of bill payers by retrieving information from said database and altering appearance and content of bills presented to bill payers based on said communications.

5

46. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

10

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

15

c. a database adapted to store the transformed information from the common document model processing functionality;

d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

20

e. interactivity functionality adapted to detect and respond to communications from a biller regarding market segments of bill payers by retrieving information from said database and sending marketing messages to bill payers based on said communications.

25

47. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

30

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common

document model is adapted to accommodate said relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality;

5 d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers; and

e. interactivity functionality adapted to detect and respond to communications from a biller regarding market segments of bill payers by retrieving  
10 information from said database and altering information in said database corresponding to bill payers according to said communications.

48. A system for presenting and paying bills, comprising:

a. parsing functionality which is adapted to parse billing data from a  
15 plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;

b. a common document model processing functionality adapted to transform said relevant information into a common document model, which common  
20 document model is adapted to accommodate relevant information from the plurality of billers and according to the plurality of data types;

c. a database adapted to store the transformed information from the common document model processing functionality;

d. a presentation functionality adapted to retrieve information from said  
25 database and output at least some of said information via a network for use by bill payers; and

e. an agent interface coupled to said database adapted to allow an agent having an agency relationship with a biller to communicate with bill payers regarding bills.

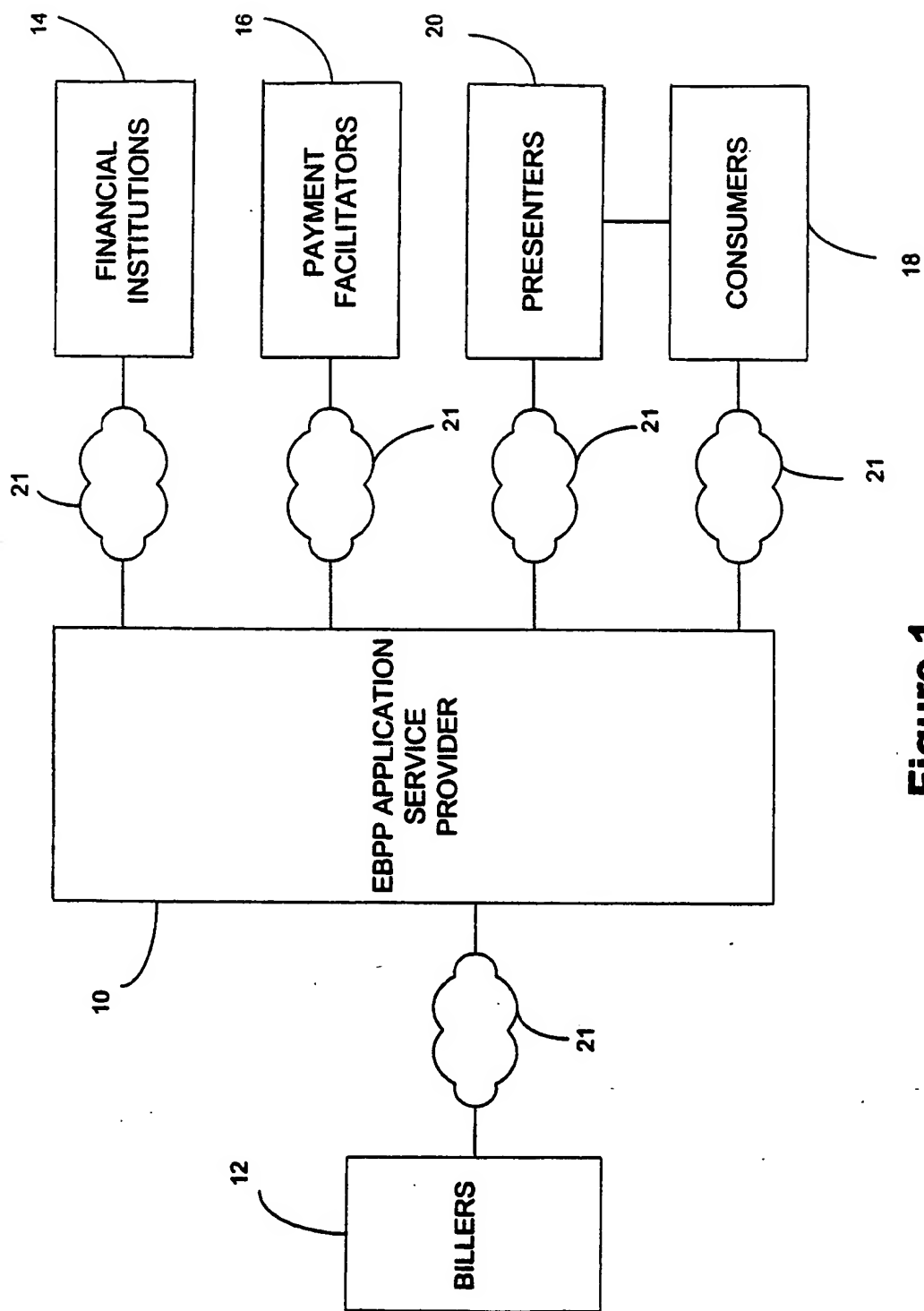
30

49. A system according to claim 48 in which the agent interface is further adapted to allow the agent to communicate with the biller regarding bills of said bill payers.

50. A system for presenting and paying bills, comprising:

- 5 a. parsing functionality which is adapted to parse billing data from a plurality of billers using rules according to which the parsing functionality is programmed, said billing data corresponding to a plurality of data types, and to provide relevant information for further use by said system;
- b. a common document model processing functionality adapted to  
10 transform said relevant information into a common document model, which common document model is adapted to accommodate relevant information from the plurality of billers and according to the plurality of data types;
- c. a database adapted to store the transformed information from the common document model processing functionality;
- 15 d. a presentation functionality adapted to retrieve information from said database and output at least some of said information via a network for use by bill payers;
- e. bill payer interactivity functionality adapted to detect and respond to communications from a bill payer, by at least retrieving information from said  
20 database corresponding to said bill payer and presenting said information to said bill payer in a form requested by said bill payer; and
- f. biller interactivity functionality adapted to detect and respond to communications from a biller, by at least retrieving information from said database corresponding to said biller and presenting said information to said biller in a form  
25 requested by said biller.

51. A system according to claim 50 in which the biller interactivity functionality and the bill payer interactivity functionality are further adapted to present substantially the same information to the biller and the bill payer in order to allow the  
30 biller to interact with the billpayer regarding the same information.



**Figure 1**

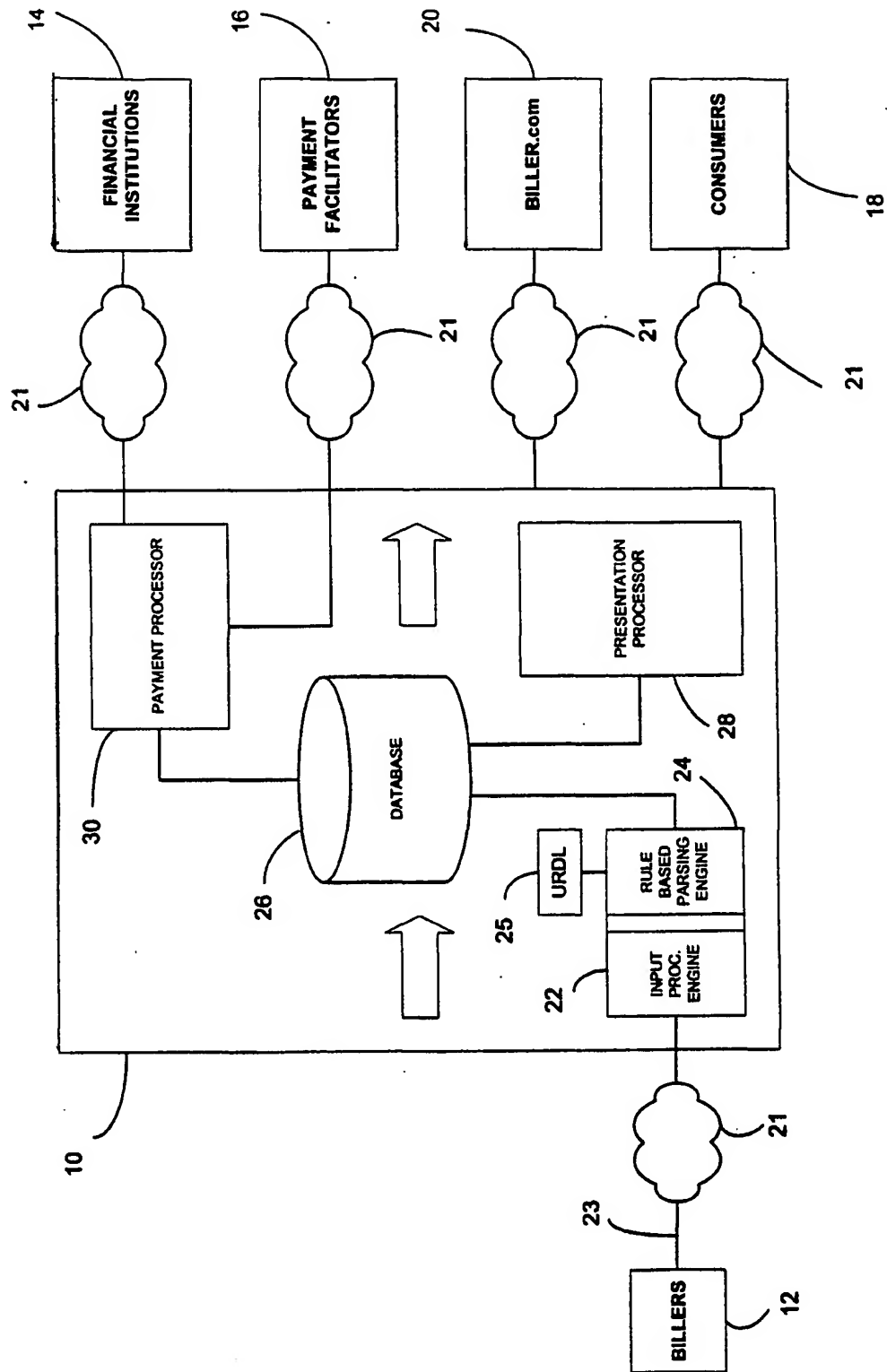


Figure 2



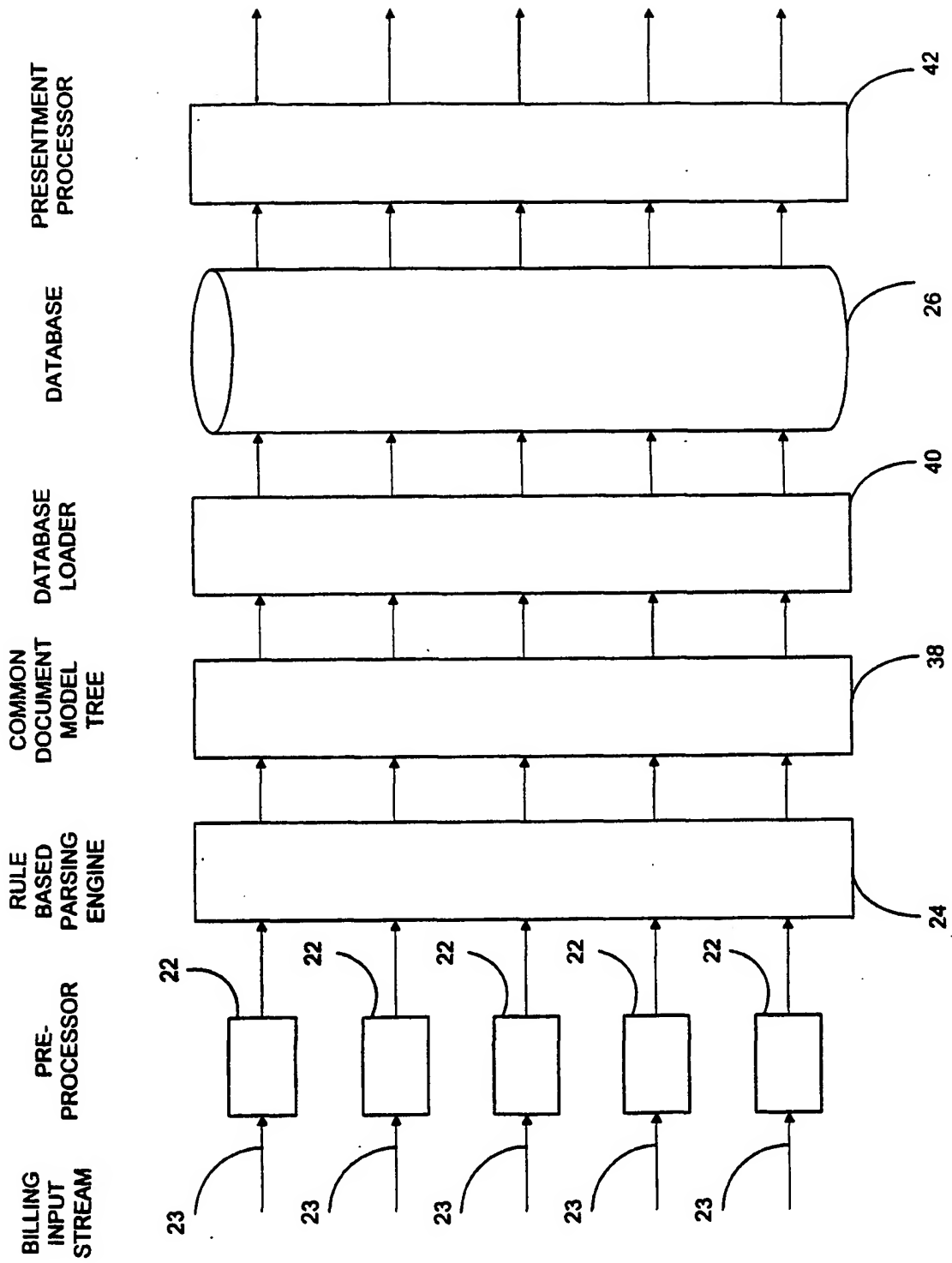


Figure 3

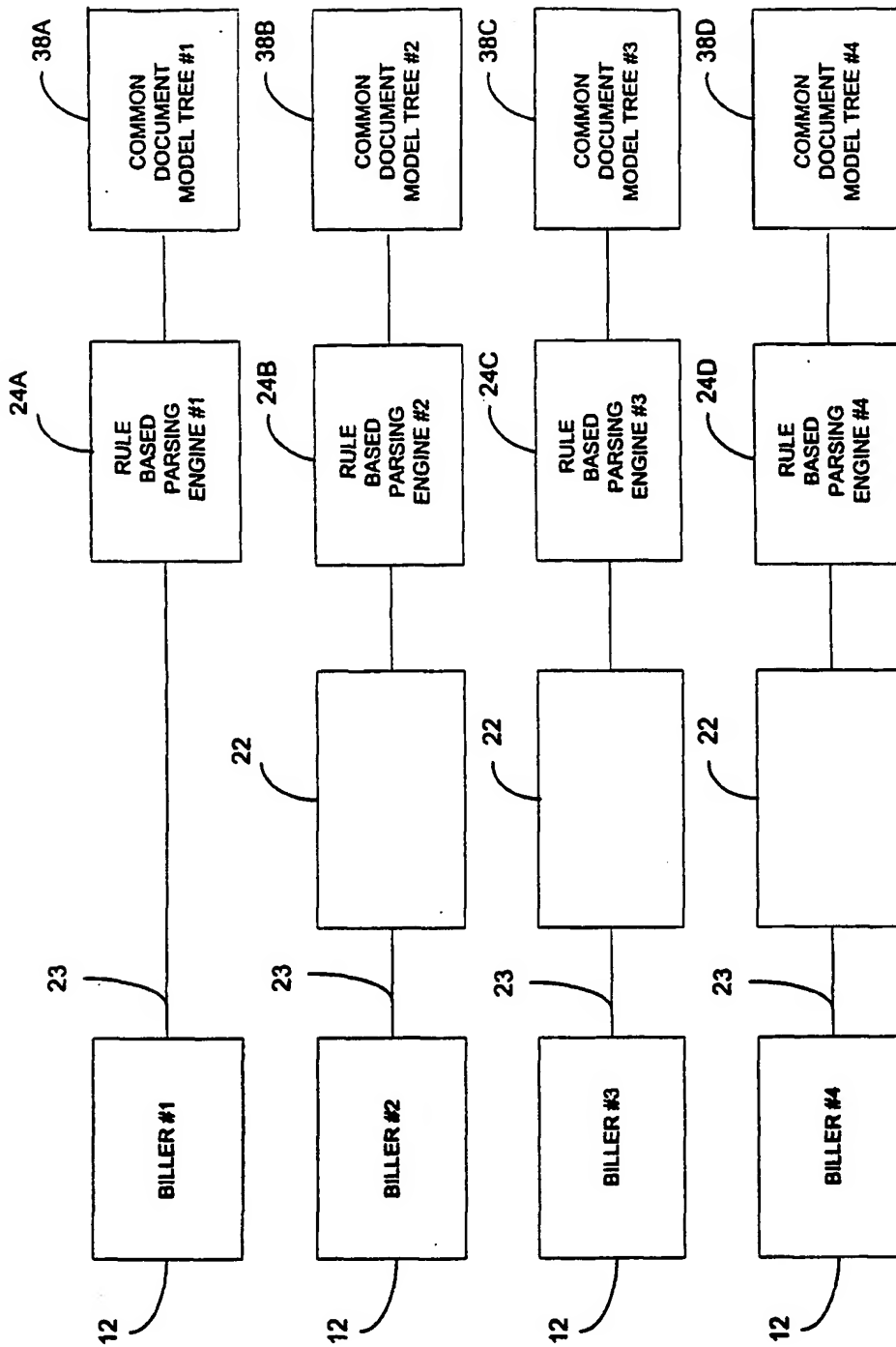


Figure 4

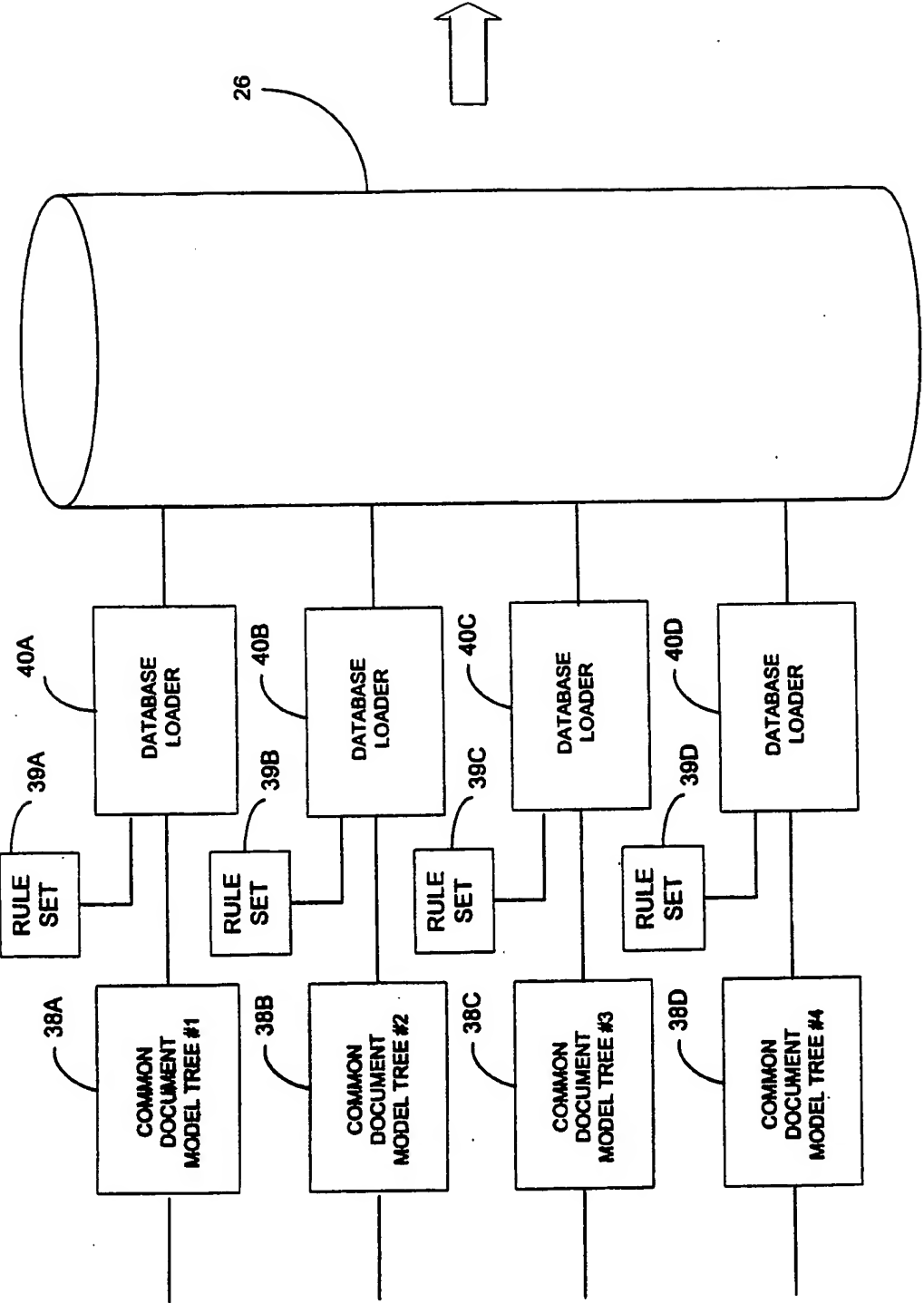


Figure 5

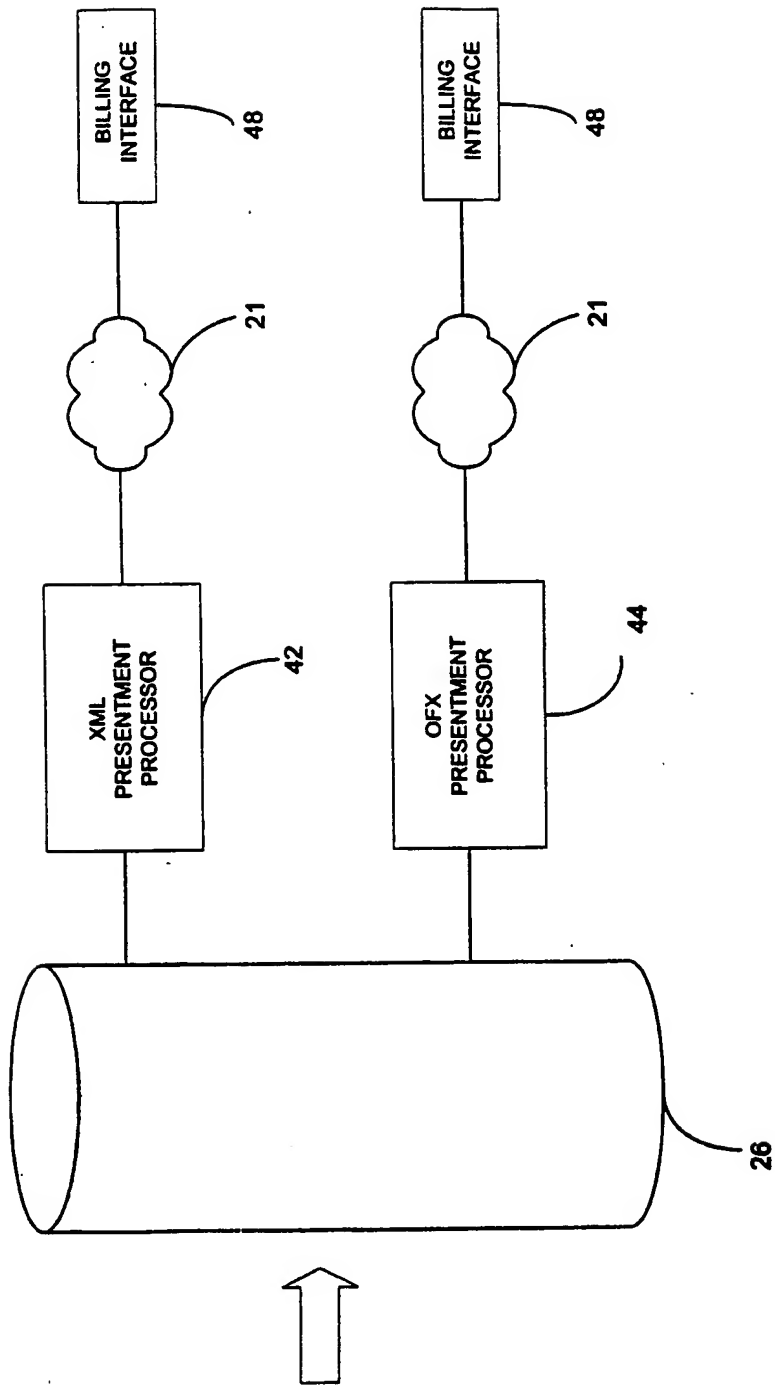


Figure 6

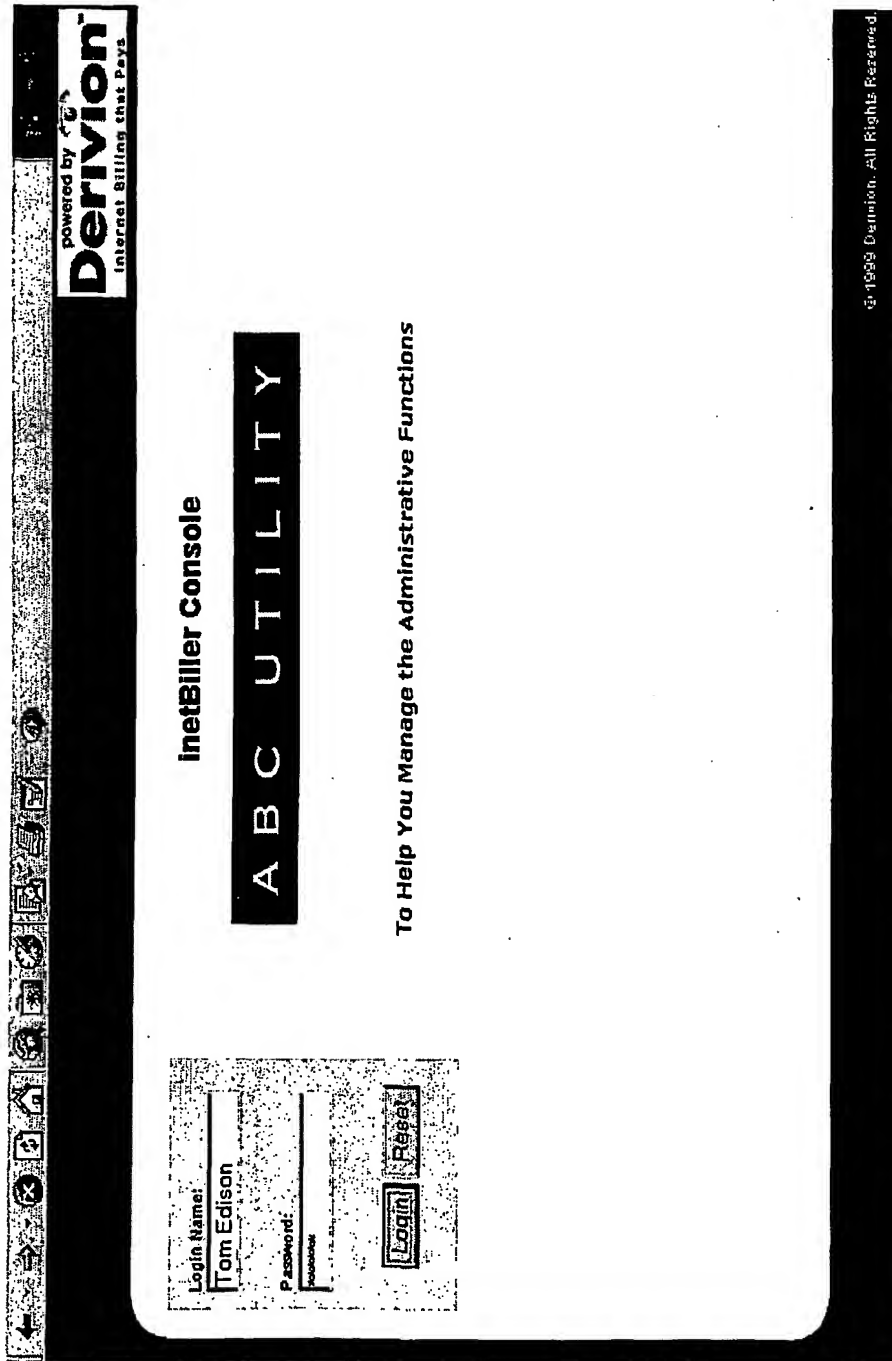


Figure 7

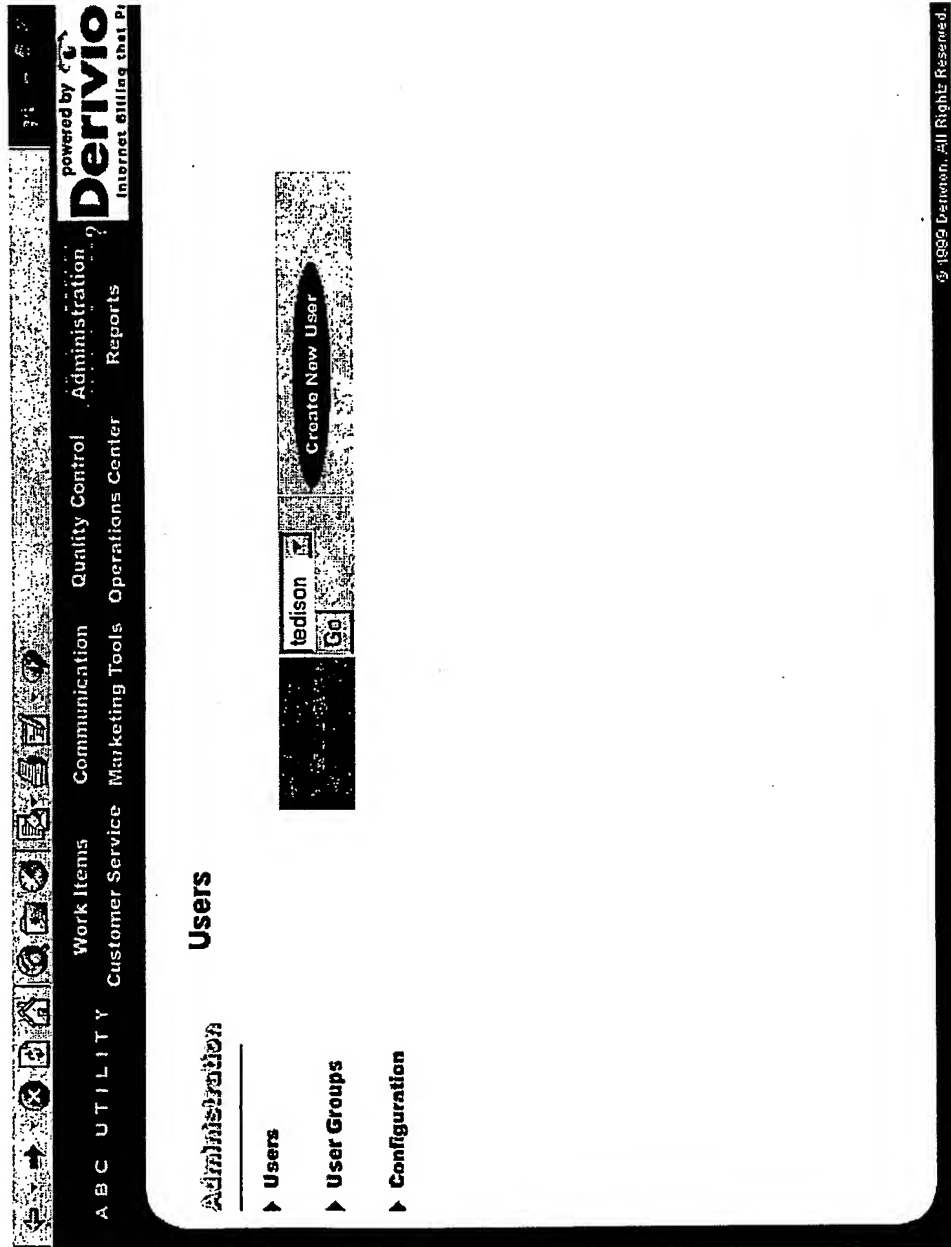
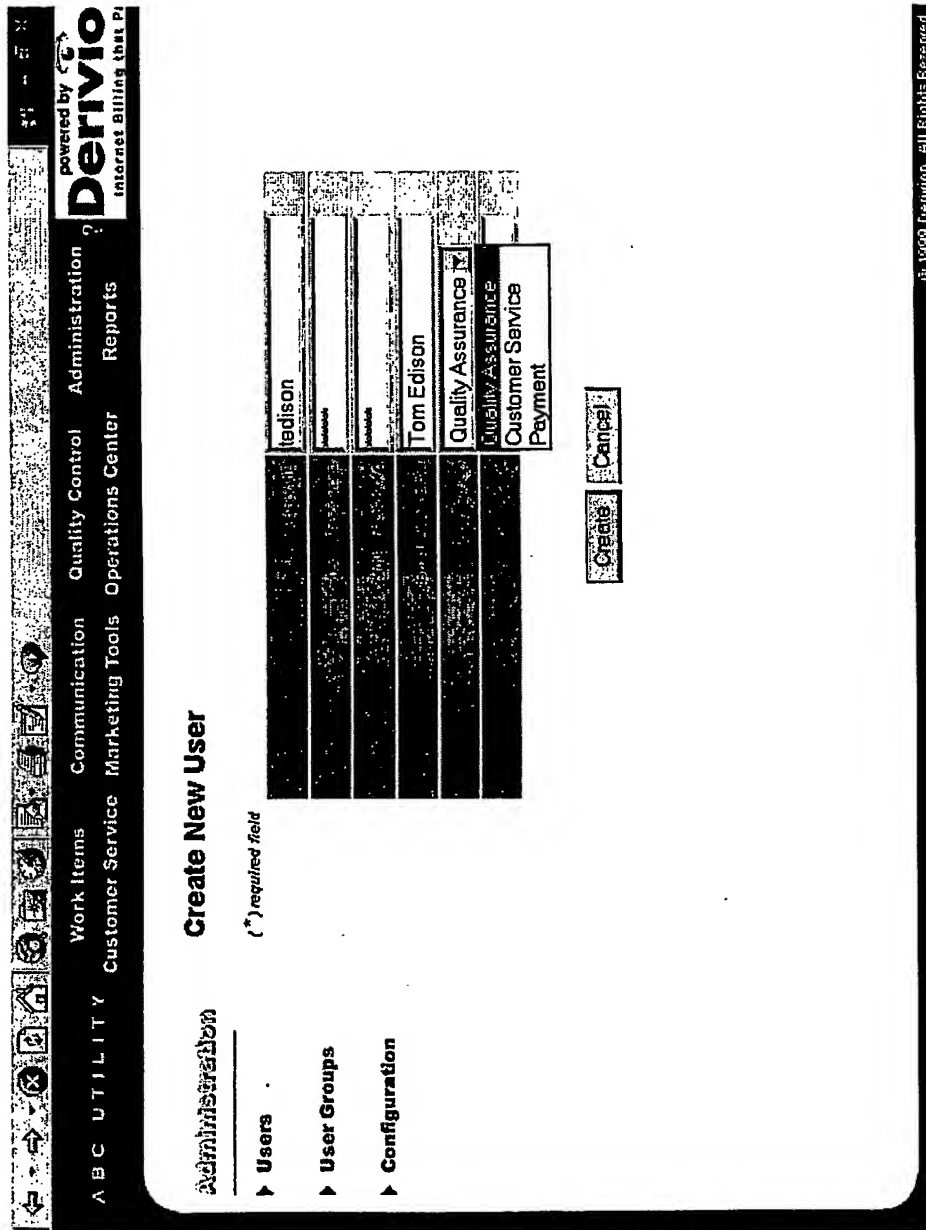


Figure 8



## Figure 9

powered by **Derivio**  
Internet Billing that P

Administration    Work Items    Communication    Quality Control    Administration    Reports

ABC UTILITY    Customer Service    Marketing Tools    Operations Center    Reports

**Administration**

▶ **Users**

▶ **User Groups**

▶ **Configuration**

**General Parameters**

The following information is required to define General parameters.

Language	<input type="text" value="English"/>	Billers Country	<input type="text" value="USA"/>	Billers Currency	<input type="text" value="USD"/>	Date Format	<input type="text" value="MM/DD/YYYY"/>
Validate Postal/Zip Code?	<input type="text" value="Yes"/>	Multiple Accounts Allowed?	<input type="text" value="Yes"/>	Print Currency Sign?	<input type="text" value="Yes"/>	Consolidation Required?	<input type="text" value="Yes"/>
Consolidation Type?				<input type="text" value="Simple"/>			

**Document Control Parameters**

Specific Directory Path for In-bound Transmission  
Directory Name(complete path)

© 1999 Derivio All Rights Reserved.

Figure 10A



ABC UTILITY

Work Items    Customer Service    Marketing Tools    Quality Control    Administration    Reports

powered by **Derivio**

Internet Billing that P

---

**Administration**

- ▶ Users
- ▶ User Groups
- ▶ Configuration

### Enrollment Parameters

The following information is required to define Enrollment parameters

Mode	Allowed Types
<input type="checkbox"/> Pre-Enrollment	<input checked="" type="checkbox"/> Trial <input type="checkbox"/> Full
<input type="checkbox"/> CSR Enrollment	<input type="checkbox"/> Trial <input type="checkbox"/> Full
<input type="checkbox"/> Customer Enrollment	<input type="checkbox"/> Trial <input type="checkbox"/> Full

#### Trial Enrollment

Start Date (MM/DD/YYYY)

End Date (MM/DD/YYYY)

Number of Trial Cycles Per Account

Allowed Facilities in Trial Period

☐ Current Bill

☐ Previous Bill

☐ Payments

☐ Payment Authorization

☐ CSR Communications

© 1999 Derivio. All Rights Reserved.

Figure 10B

<b>A B C U T I L I T Y</b>		Work Items		Communication	Quality Control	Administration ?										
		Customer Service	Marketing Tools	Operations Center	Reports											
<p><b>Authentication and Account Association</b></p> <p>Auto Authentication <input checked="" type="checkbox"/> Yes</p> <p>Authentication Fields</p> <table border="1"> <thead> <tr> <th>Field ID</th> <th>Label</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table> <p>Auto Associate ? <input checked="" type="checkbox"/> Yes</p> <p>Biller Feed for Authentication and Association</p> <p>Field ID      Order</p> <p><input type="checkbox"/> Customer Ref      <input checked="" type="checkbox"/> 1</p>							Field ID	Label								
Field ID	Label															

## Figure 10C

ABC UTILITY		Work Items		Communication		Quality Control		Administration ?		Reports	
		Customer Service		Marketing Tools		Operations Center					
powered by <b>Derivio</b> Internet Billing that's Different											
Field ID											Order
<input type="checkbox"/> Customer Ref											<input type="text"/>
<input type="checkbox"/> Account Number											<input type="text"/>
<input type="checkbox"/> Autoauthentication I											<input type="text"/>
<input checked="" type="checkbox"/> Social Security #											<input type="text"/>
<input type="checkbox"/> Autoauthentication II											<input type="text"/>
<input checked="" type="checkbox"/> Driver's License											<input type="text"/>
Account Mask at Enrollment : <input type="text"/>											
(e.g. NNN-NNN-NNNN)											
<b>Forced Password Change for Customer</b>											
<input type="checkbox"/> First Sign-On											
<input type="checkbox"/> On CSR Password Change											
<input type="checkbox"/> Every <input type="text"/> Months											

## Figure 10D

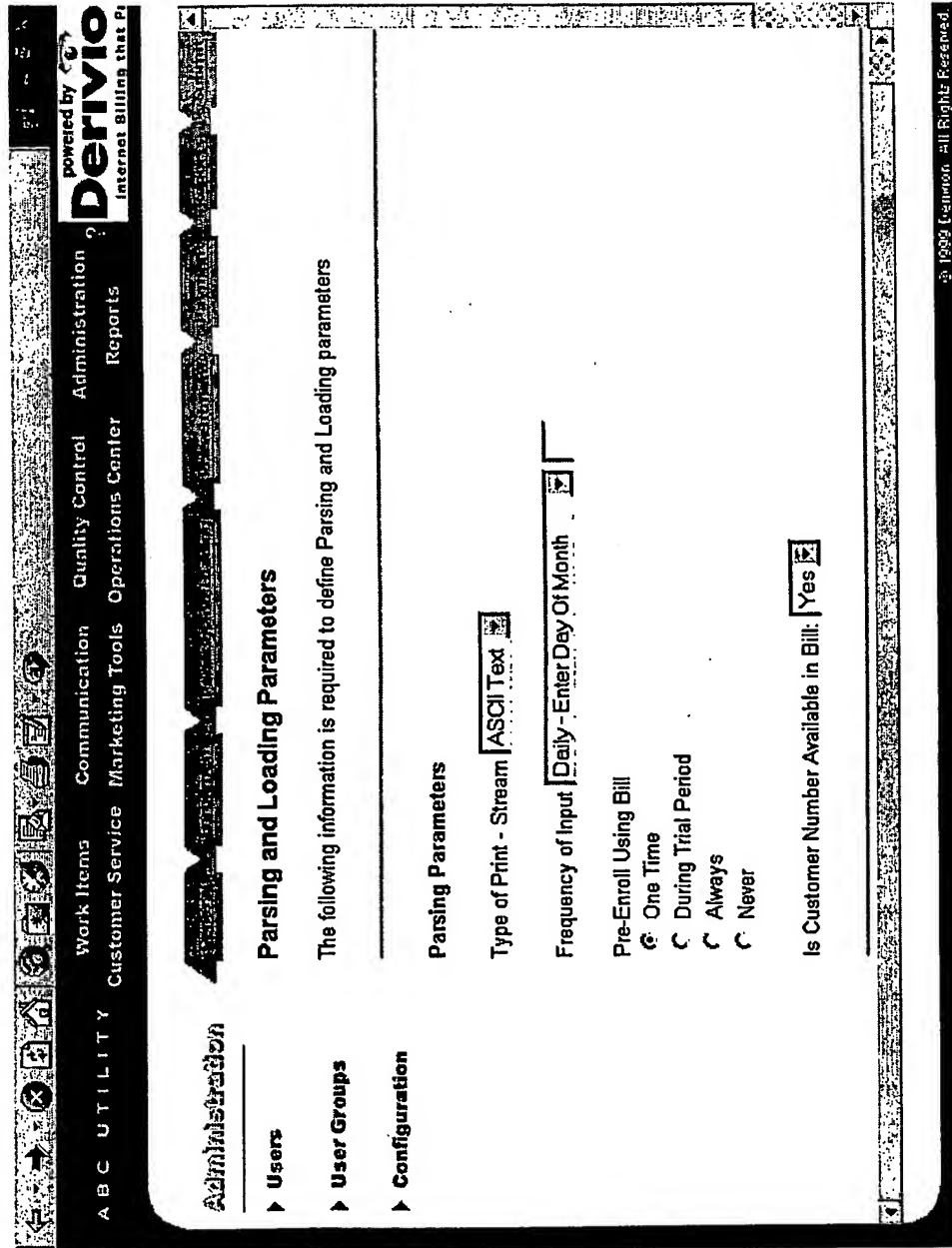


Figure 10E

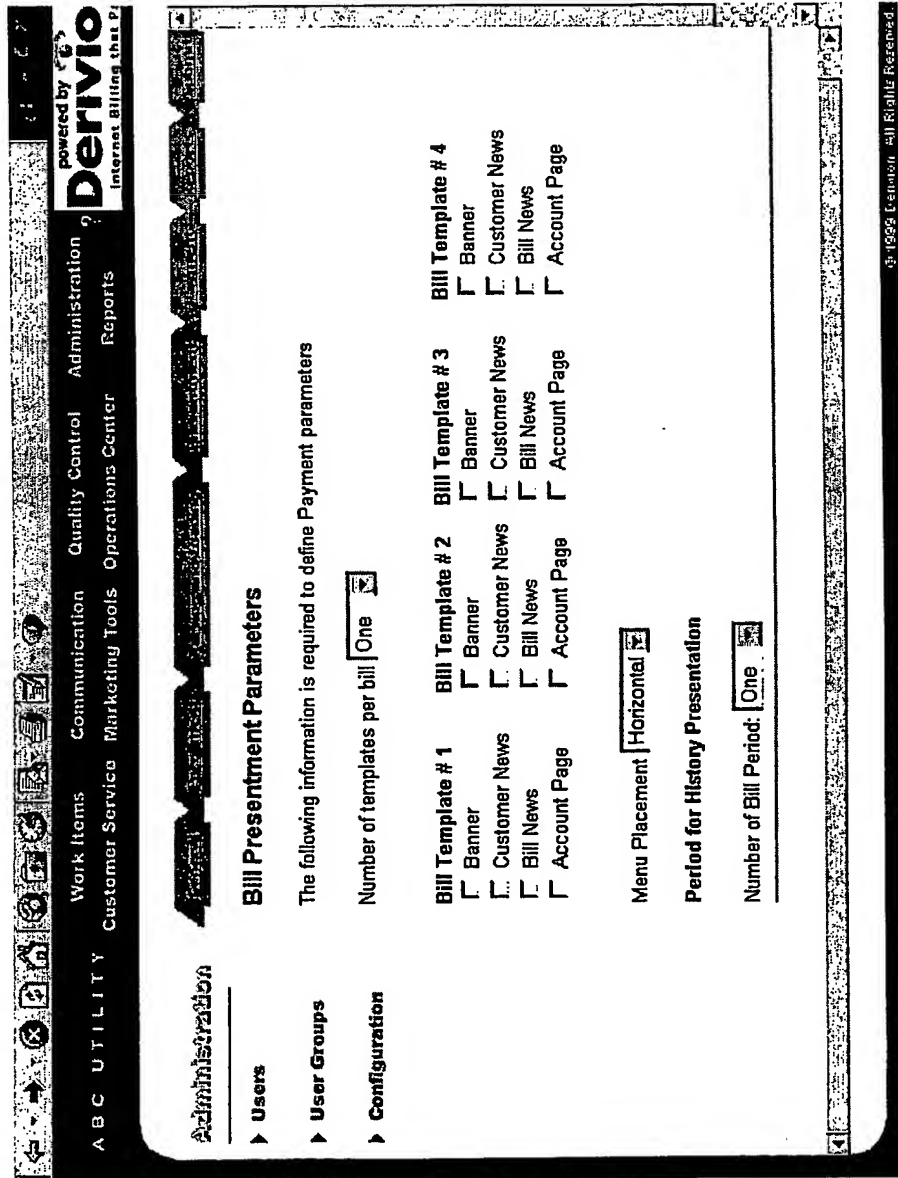


Figure 10F

powered by **Derivio**  
Internet Billing that P

ABC UTILITY Work Items Communication Quality Control Administration ?  
Customer Service Marketing Tools Operations Center Reports

Administration  
 ▶ Users  
 ▶ User Groups  
 ▶ Configuration

**Payment Parameters**

The following information is required to define Payment parameters

**Payment Instruments**  
☐ Direct Debit ☒ ACSS ☐ ☐ Visa  
☐ Credit card (specify which ones) ☐ Master Card  
☐ Amex  
☐ Discover

**Disallow Payment if amount is**  
☐ Less than bill amount  
☐ Less than bill minimum amount  
☐ Less than  amount  
☐ Multiple payment is made

**Warn if Payment amount is**  
☐ Less than bill amount

© 1998 Derivio. All Rights Reserved.

Figure 10G

powered by **Derivio**  
Internet Billing that P

ABC UTILITY

Work Items    Communication    Quality Control    Administration    ?  
Customer Service    Marketing Tools    Operations Center    Reports

Warn if Payment amount is

☐ Less than bill amount

☐ Less than bill minimum amount

☐ Less than \_\_\_\_\_ amount

☐ Multiple payment is made

Lead time for updating Payment status (business days)

Lead time \_\_\_\_\_ days

File Processing Option

☐ Positive file and returns report

☐ Positive file and returns file

☐ Full file and returns report

☐ Full file and returns file

Lead time for automatic activation  
(Choose only if the *BILLER ACTIVATION OF BANK ACCOUNT PARAMETER IS NO*)

Lead time \_\_\_\_\_

© 1999 Derivio All Rights Reserved.

Figure 10H

powered by **Derivio**  
Internet Billing that P

ABC UTILITY Work Items Communication Quality Control Administration  
Customer Service Marketing Tools Operations Center Reports

☐ Positive file and returns report  
☐ Positive file and returns file  
☐ Full file and returns report  
☐ Full file and returns file

Lead time for automatic activation  
*(Choose only if the BILLER ACTIVATION OF BANK ACCOUNT PARAMETER IS NO)*  
 Lead time |

RTN checking required? ☒ Yes

Explicit Biller activation of bank account required? ☒ Yes

Returns feed method ☒ On-Line

Pre-notification required ☒ Yes

Settlement type ☒ Biller Initiated

© 1999 Gen-ten All Rights Reserved.

Figure 10I



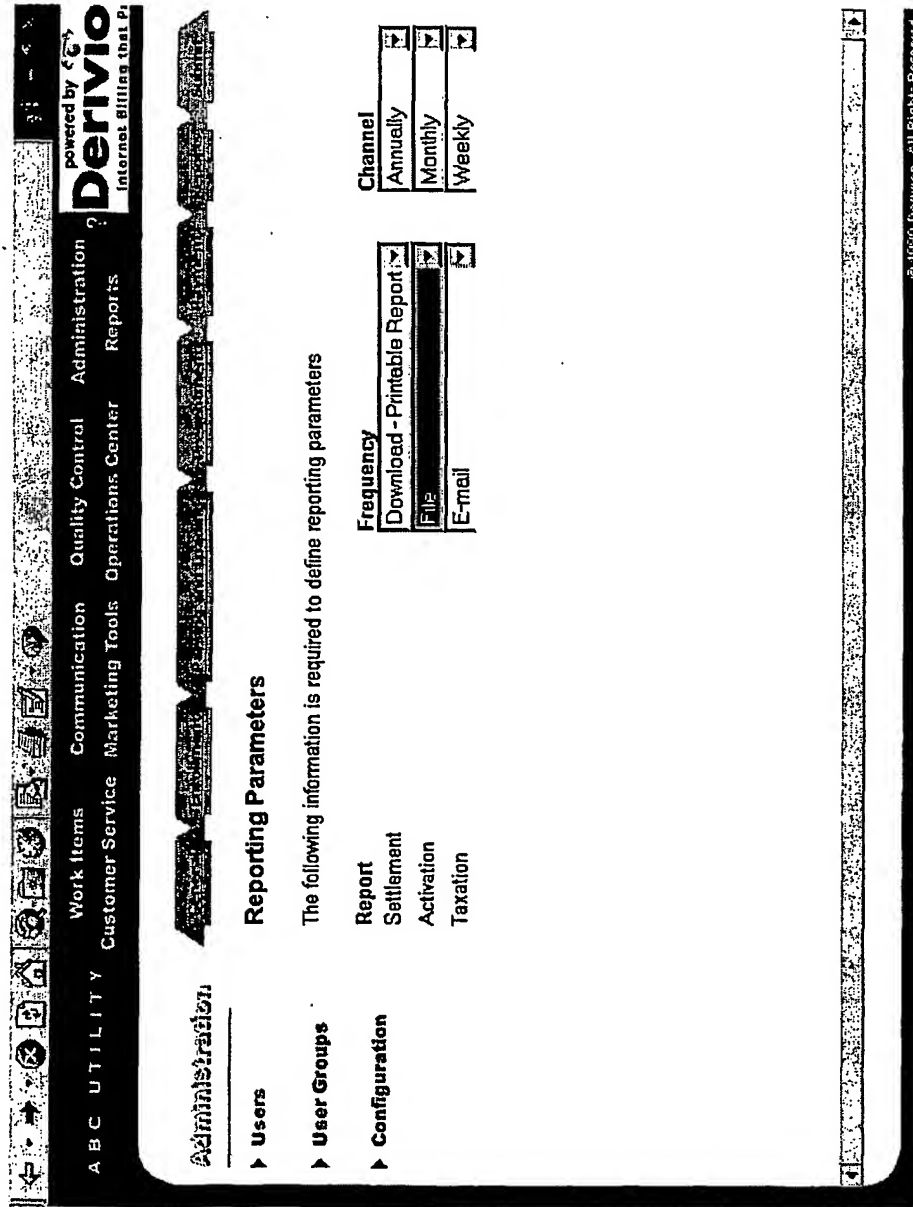


Figure 10J



**A B C U T I L I T Y**

Work Items    Communication    Quality Control    Administration  
Customer Service    Marketing Tools    Operations Center    Reports

powered by **Derivio**  
Internet Billing that P

---

### Quality Assurance

- ▶ **Quality Assurance**
- ▶ **Publishing**
- ▶ **Request Consolidation**

Phone Number	Category	Status	Action
(11) 543-4325	Consumer	Y	<a href="#">View</a>
(11) 543-4325	Consumer	Y	<a href="#">View</a>
(11) 543-4334	Consumer	N	<a href="#">View</a>
(11) 543-4543	Consumer	Y	<a href="#">View</a>
(11) 543-4559	Consumer	N	<a href="#">View</a>

[Save List](#)

© 1999 Derivio, All Rights Reserved.

## Figure 12

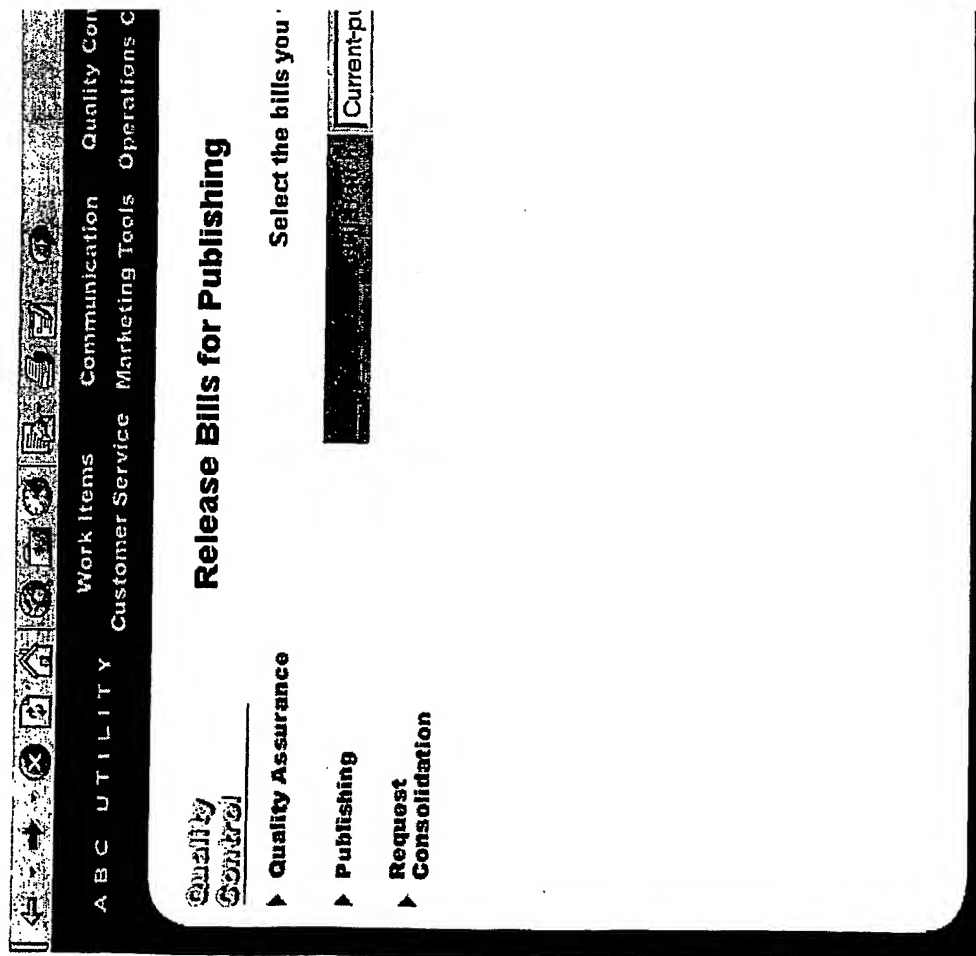


Figure 13

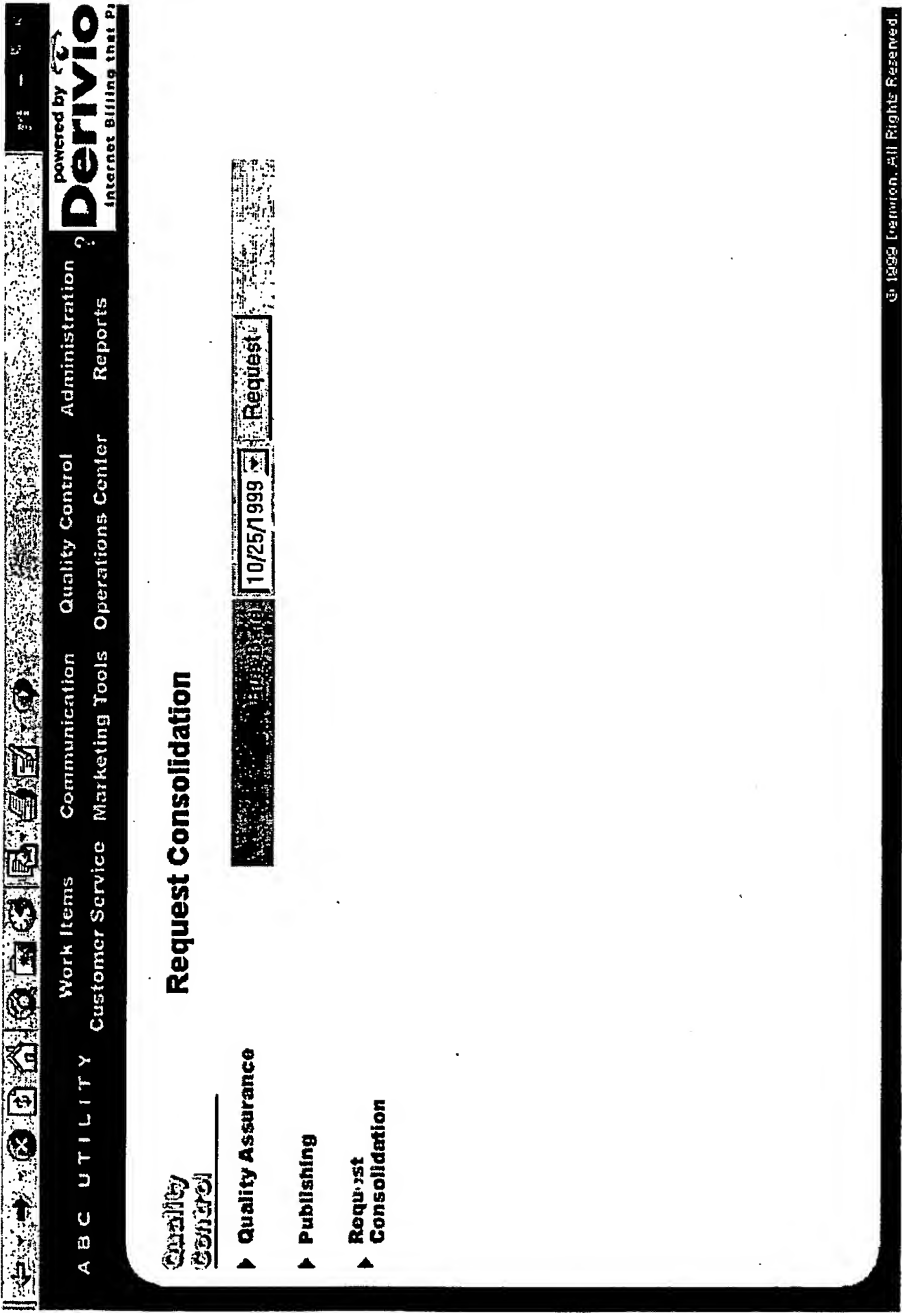


Figure 14A

[illegible]

## Figure 14B

ABC UTILITY

Work Items    Communication    Quality Control    Administration    Reports

Customer Service    Marketing Tools    Operations Center

powered by **Derivio**

Internet Billing that P

**Document Control Inbound**

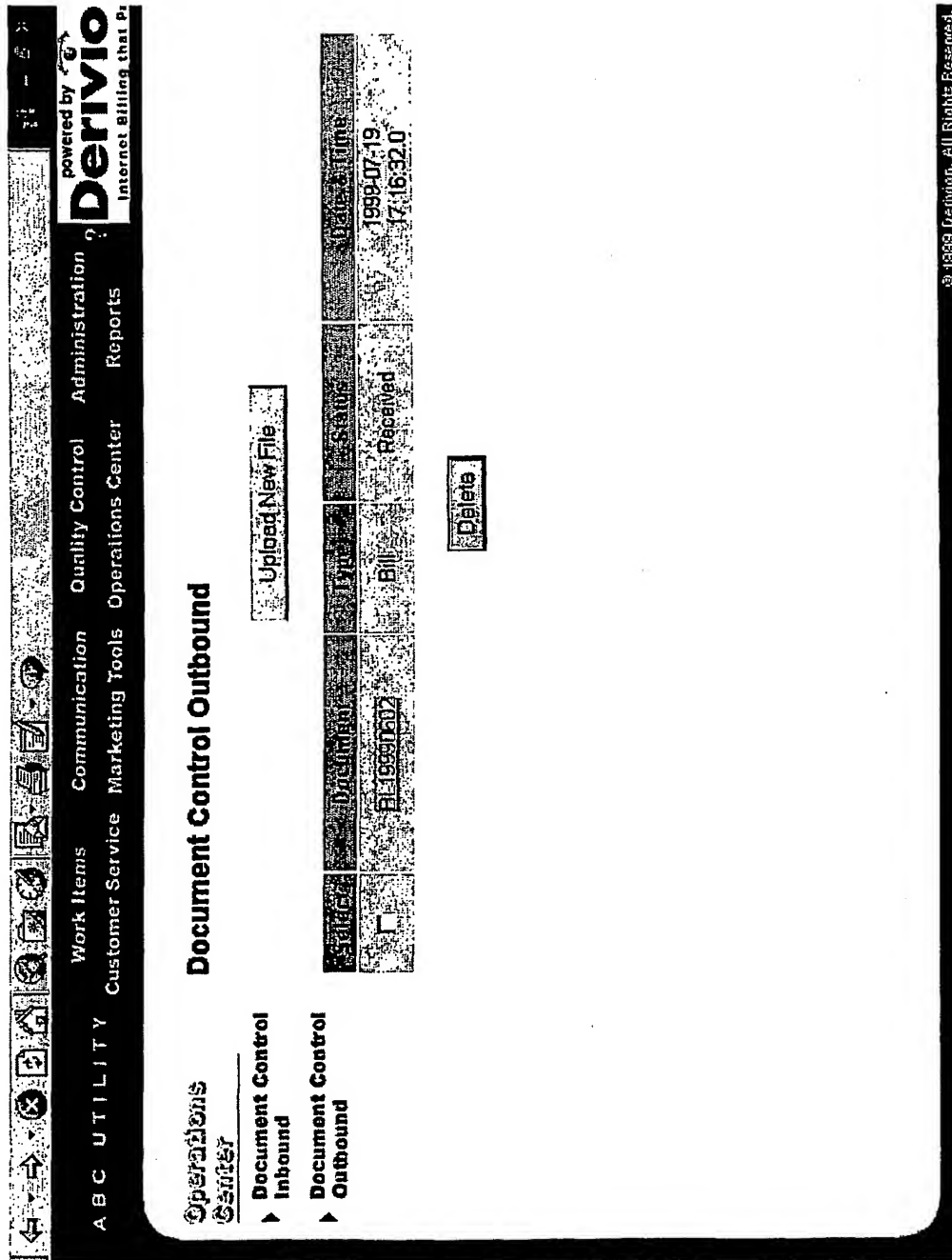
<b>Document Control Inbound</b>	<b>Document Control Outbound</b>
<p>1999-07-19</p> <p>1999-07-19</p>	<p>Downloaded</p> <p>1999-07-19 17:16:32.0</p>

© 1999 Derivio. All Rights Reserved.

Figure 15







## Figure 17

ABC UTILITY

Work Items    Communication    Quality Control    Administration

Customer Service    Marketing Tools    Operations Center    Reports

powered by **Derivio**

Internet Billing that P

**Operations Center**

- Document Control Inbound
- Document Control Outbound

Bill	
Inetbiller	
19990601	
BL1999070201	
19990601	
19990630	
Original	
121211	
Bills for cycles 21 & 22	

Printed

© 1999 Derivio. All Rights Reserved.

Figure 18

ABC UTILITY

Work Items

Customer Service

Communication

Marketing Tools

Quality Control

Operations Center

Administration

Reports

powered by **Derivio**

Internet Billing that p

**Mass E-mail**

**Compose Now**

Address	Message	Status	Created	Expires
<input type="checkbox"/>	PAYMENT INFO	NO EVENT	Active	11/11/1999
<input type="checkbox"/>	PAYMENT INFO	WELCOME	Active	11/11/1999

**Delete**

**Communication**

► **Mass E-mail**

► **News/Messages**

© 1999 Derivio. All Rights Reserved.

Figure 19

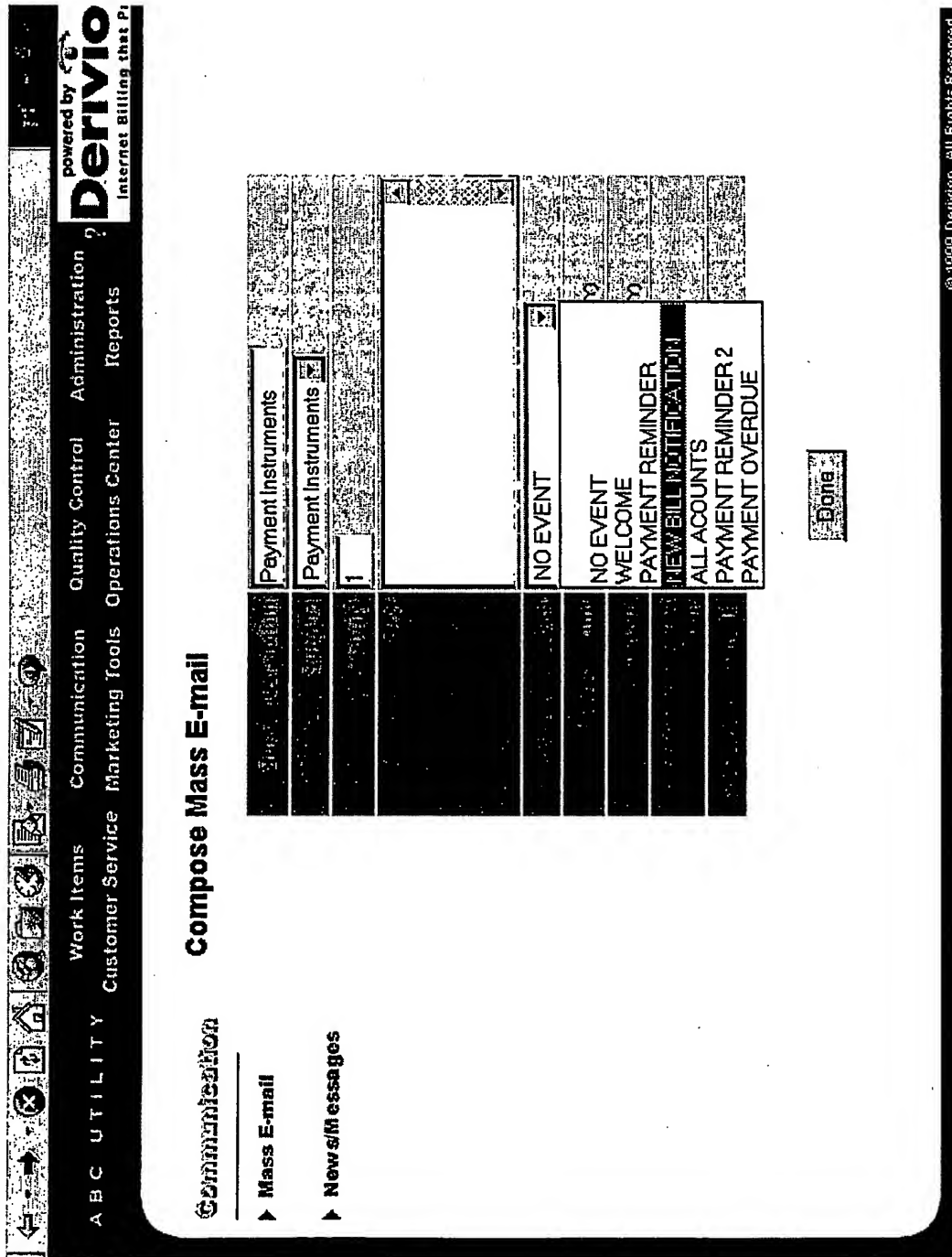


Figure 20

ABC UTILITY

Work Items    Communication    Quality Control    Administration    ?

Customer Service    Marketing Tools    Operations Center    Reports

powered by

**Derivio**

Internet Billing that P

**News/Messages**

Marketing Msgs    Banner Msgs    Biller Msgs    Account Msgs    Derivio Msgs

Compose New

Subject	From	To	Date
Welcome	Happy Holidays	Marketing	Active
			11/11/1999
			12/11/1999

Delete

Non

ges

© 1999 Derivio. All Rights Reserved.

Figure 21

**A B C U T I L I T Y**

Work Items    Communication    Quality Control    Administration ?  
Customer Service    Marketing Tools    Operations Center    Reports

**Mentoring Tools**

**> Virtual Groups**

### Virtual Group Maintenance

Select	Type	Description	Status	Effective Date	Expiration Date	Action
<input checked="" type="checkbox"/>	Rule	Security conscious	Active	07-18-1999	12-12-1999	Edit
<input checked="" type="checkbox"/>	File	Account maintenance	Active	08-03-1999	12-18-1999	Edit

[New Group](#)    [Delete Group](#)    [Link Group](#)

## Figure 22



ABC UTILITY

Work Items    Communication    Quality Control    Administration

Customer Service    Marketing Tools    Operations Center    Reports

powered by

# Derivio

Internet Billing that P

**Customer Service**

- ▶ Bills
- ▶ Accounts
- ▶ Customer Profile
- ▶ Enrollments
- ▶ Payment Instruments
- ▶ Schedule Payments
- ▶ E-mail
- ▶ Notes

**CURRENT CUSTOMER:**

NAME: John Smith

ADDRESS: 123 Main St.

**SEARCH NEW CUSTOMER:**

Account Number:

SEARCH BY: ☒ Account Number ☐

GO

**Customer Bills**

DATE	AMOUNT	DUPLICATE	DATE DUE	STATUS	PAYMENTS
<input checked="" type="checkbox"/> 11/5/3-4325	98.76		12/01/1999	Unpaid	Current    Previous    Payments
<input type="checkbox"/> 11/5/3-4325	98.76		12/01/1999	Unpaid	Current    Previous    Payments
<input type="checkbox"/> 11/5/3-4327	98.76		12/01/1999	Schedule	Current    Previous    Payments

Pay Customer Bills

## Figure 24



ABC UTILITY		Work Items		Communication		Quality Control		Administration		powered by <b>Derivio</b> <small>Internet Billing that Pays</small>	
		Customer Service		Marketing Tools		Operations Center		Reports			

---

▶ **Customer Service**  
 ▶ Bills  
 ▶ Accounts  
 ▶ Customer Profile  
 ▶ Enrollments  
 ▶ Payment Instruments  
 ▶ Schedule Payments  
 ▶ E-mail  
 ▶ Notes

**CURRENT CUSTOMER:**  
 NAME: John Smith  
 ADDRESS: 123 Main St.

**SEARCH NEW CUSTOMER:**  
 SEARCH BY: Account Number  **GO**

**Accounts**

Account ID	Name	Status	Action
111-543-4325	Active	Virtual Groups	
111-543-4326	Active	Virtual Groups	
111-543-4327	Active	Virtual Groups	

## Figure 25

**A B C U T I L I T Y**

Work Items    Communication    Quality Control    Administration    Reports  
Customer Service    Marketing Tools    Operations Center

---

**Customer Service**

- ▶ **Bills**
- ▶ **Accounts**
- ▶ **Customer Profile**
- ▶ **Enrollments**
- ▶ **Payment Instruments**
- ▶ **Schedule Payments**
- ▶ **E-mail**
- ▶ **Notes**

powered by **Derivio**  
Internet Billing that P

GO

---

**CURRENT CUSTOMER:**  
NAME: John Smith  
ADDRESS: 123 Main St.

**SEARCH NEW CUSTOMER:**  
SEARCH BY: Account Number ☒

### Customer Profile

<b>Last Name:</b> Jones <b>First Name:</b> Tom <b>User ID:</b> tjones <b>Account Number:</b> 112-548-9999 <b>Address:</b> 199 1st St. Atlanta, GA 30303 <b>Soc Sec Number:</b> 293-775-5555 <b>E-mail:</b> tjones@hotmail.com <b>Telephone:</b> 404-555-5555	
--	--

## Figure 26

ABC UTILITY

Work Items    Communication    Quality Control    Administration    **Derivio**  
 Customer Service    Marketing Tools    Operations Center    Internet Billing that P

powered by **Derivio**  
Internet Billing that P

**Customer Service**

- ▶ **Bills**
- ▶ **Accounts**
- ▶ **Customer Profile**
- ▶ **Enrollments**
- ▶ **Payment Instruments**
- ▶ **Schedule Payments**
- ▶ **E-mail**
- ▶ **Notes**

Type Of Customer: ☒ Personal ☐ Business

Language: ☒ French ☐ English

Type of Enrollment: ☒ Full ☐ Trial

**PERSONAL INFORMATION**

First name	Hint Question (opt.)	Address	
Middle name (opt.)	Hint Answer (opt.)	Address	
Last name	Date of Birth	City	
Customer Reference ID	E-mail	State/Province	
User ID	Authentication Field <i>ie. Billing Account #</i>	Zip/Postal code	
Password	Authentication Field <i>ie. Drivers License</i>	Day phone	
Re-type Password		Eve phone (opt.)	

## Figure 27

powered by **Derivio**  
Internet Billing that pr

ABC UTILITY Work Items Communication Quality Control Administration ?  
Customer Service Customer Service Marketing Tools Operations Center Reports

Customer Service

☒ Personal  
 Type Of Customer: Business

☒ English  
 Language Preference: French

☒ Full  
 Type of Enrollment: Trial

**AGREEMENT OF TERMS**

☐ I agree to the terms outlined below.

Please read the terms of this agreement. If you agree, click the checkbox above  
if you Disagree, leave it unchecked.

Welcome to ABC Utility. We are glad you have decided to join our service. We look forward to your involvement with our web site. Before you begin setting up your account and using our service, please take a moment to review these Terms of Use ("Terms"). These Terms are an agreement between you and ABC Utility, Inc. It is important that you understand both the benefits we provide as well as our limitations.

1. Acceptance of Terms.

☐ Bills  
☐ Accounts  
☐ Customer Profile  
☐ Enrollments  
☐ Payment Instruments  
☐ Schedule Payments  
☐ E-mail  
☐ Notes

© 1999 Derivio. All Rights Reserved.

Figure 28

powered by **Derivio**  
Internet Billing that P

ABC UTILITY Work Items Communication Quality Control Administration  
Customer Service Marketing Tools Operations Center Reports

**Customer Service**

▶ **Bills**

▶ **Accounts**

▶ **Customer Profile**

▶ **Enrollments**

▶ **Payment Instruments**

▶ **Schedule Payments**

▶ **E-mail**

▶ **Notes**

**Current Customer:**  
NAME: John Smith  
ADDRESS: 123 Main St.

**Search New Customer:**  
SEARCH BY: Account Number

**Payment Instruments**

Bank One Visa	Bank One Visa	Bank One Visa
Capital One Discover	Capital One Discover	Capital One Discover
Discover	Discover	Discover

© 1998 Derivio. All Rights Reserved.

Figure 29

**A B C U T I L I T Y**

---

**Customer Service**

- ▶ **Bills**
- ▶ **Accounts**
- ▶ **Customer Profile**
- ▶ **Enrollments**
- ▶ **Payment Instruments**
- ▶ **Schedule Payments**
- ▶ **E-mail**
- ▶ **Notes**

---

**Work Items    Communication    Quality Control    Administration**

**Customer Service    Marketing Tools    Operations Center    Reports**

---

**powered by Derivio**  
Internet Billing that Pays for Itself

---

**CURRENT CUSTOMER:** SEARCH NEW CUSTOMER:

NAME: John Smith      SEARCH BY: Account Number [v]      GO

ADDRESS: 123 Main St.

---

**Scheduled Payments for account #000552**

You can delete a schedule payment by marking a payment and pressing the delete request button. To schedule another transaction, use 'Pay Bill' option.

Bill Payment	Bill Due Date	Bill Amount	Pay By Date	Amount To Pay	Pay From
C 15203	11/28/1999	\$133.26	04/28/1999	\$133.26	VISA
C 3423	01/28/2000	\$123.26	02/23/2000	\$123.26	MyVisa

**Delete Request**

## Figure 30

powered by **Derivio**  
Internet Billing that P

ABC UTILITY Work Items Communication Quality Control Administration ?  
Customer Service Marketing Tools Operations Center Reports

**Customer Service**

▶ **Bills**

▶ **Accounts**

▶ **Customer Profile**

▶ **Enrollments**

▶ **Payment Instruments**

▶ **Schedule Payments**

▶ **E-mail**

▶ **Notes**

**CURRENT CUSTOMER:**  
NAME: John Smith  
ADDRESS: 123 Main St.

**SEARCH NEW CUSTOMER:**  
SEARCH BY: Account Number

**E-mail**

Select	Account	Enrollment	Payment Instrument	Schedule Payment	Inquiry Date	Response Date	Status
<input type="checkbox"/>	111-543-1327	Bill Inquiry			1999-03-31	1999-03-31	Complete
<input type="checkbox"/>	111-543-1327	Bill Inquiry			1999-03-31		
<input type="checkbox"/>	111-543-1327	Bill Inquiry				1999-03-31	

© 1999 Derivio. All Rights Reserved.

Figure 31

ABC UTILITY

Work Items    Communication    Quality Control    Administration    Reports

Customer Service    Marketing Tools    Operations Center

powered by **Derivio**  
Internet Billing that P

**CURRENT CUSTOMER:**  
NAME: John Smith  
ADDRESS: 123 Main St.

**SEARCH NEW CUSTOMER:**  
SEARCH BY: Account Number  **GO**

**Customer Service**

▶ **Bills**

▶ **Accounts**

▶ **Customer Profile**  
Place Note

▶ **Enrollments**

▶ **Payment Instruments**

▶ **Schedule Payments**

▶ **E-mail**

▶ **Notes**

**Notes**

SELECT	ACCOUNT	SUBJECT	Action Date	Follow-up
<input type="checkbox"/>	111-543-4325	Discount	1999-03-15	Complete
<input type="checkbox"/>	111-543-4327	Bill Inquiry	1999-03-31	N/A
<input type="checkbox"/>	111-543-4327	Bill Inquiry	1999-03-31	Incomplete

© 1999 Derivio. All Rights Reserved.

Figure 32



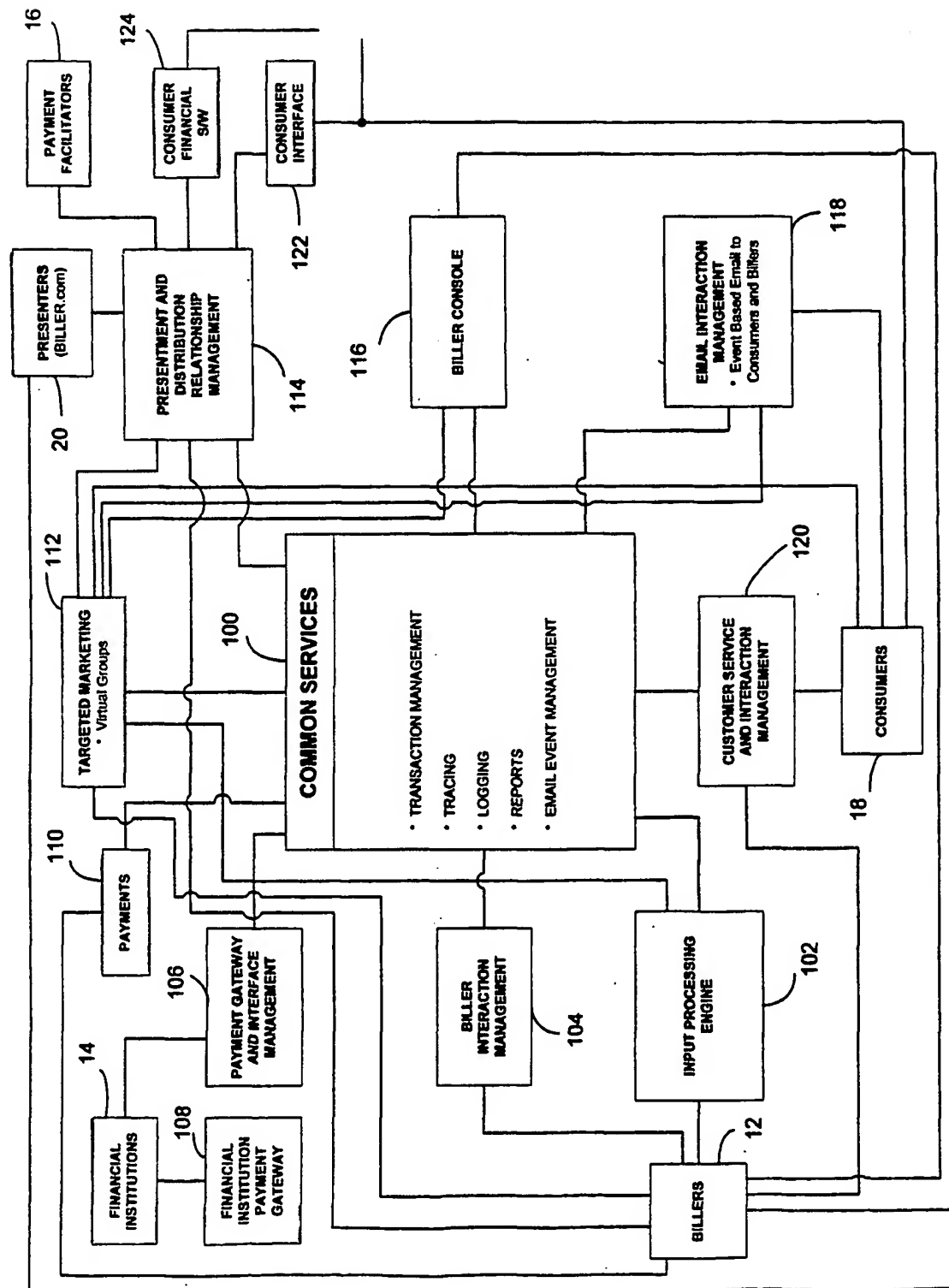


Figure 33

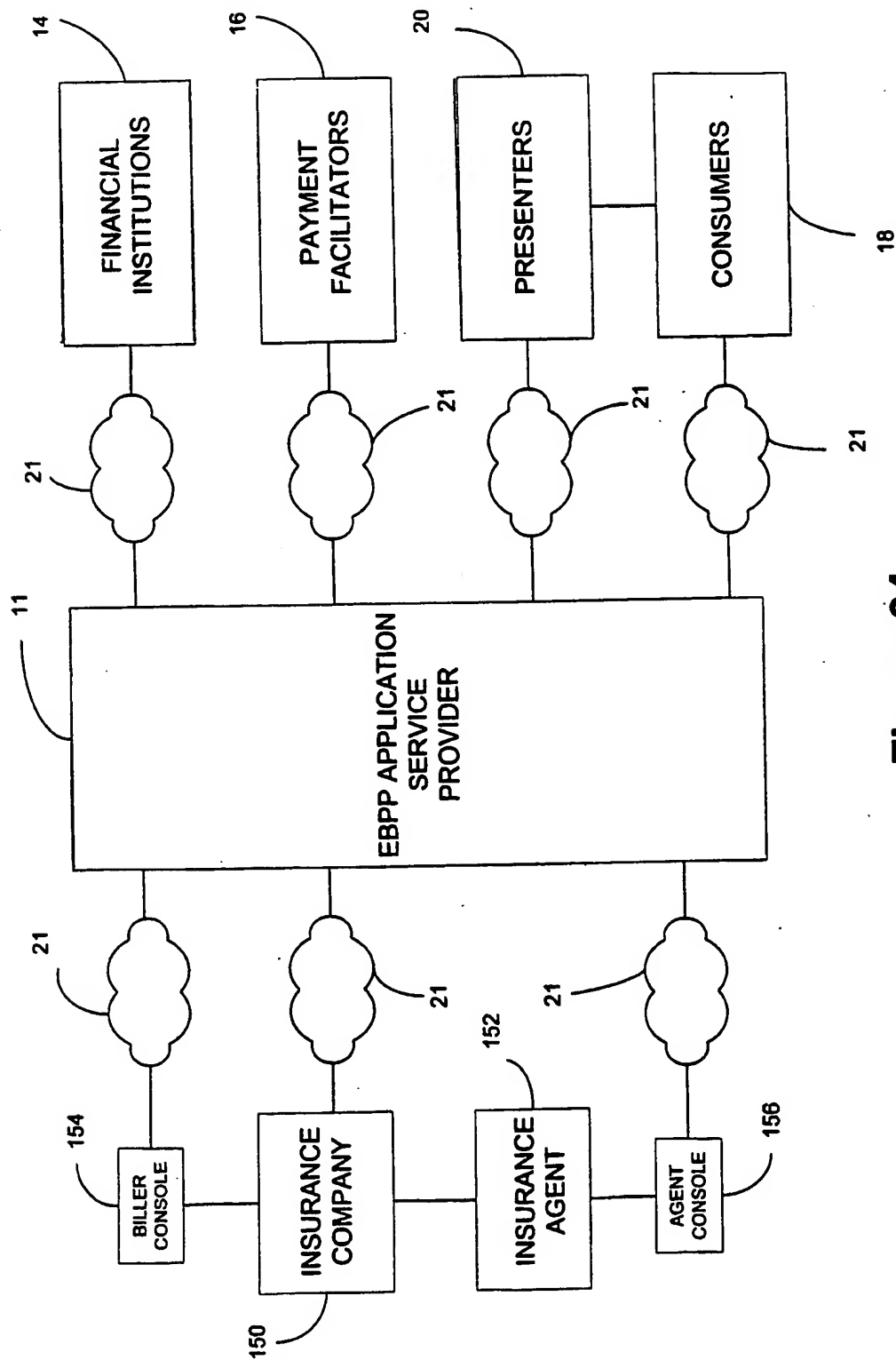
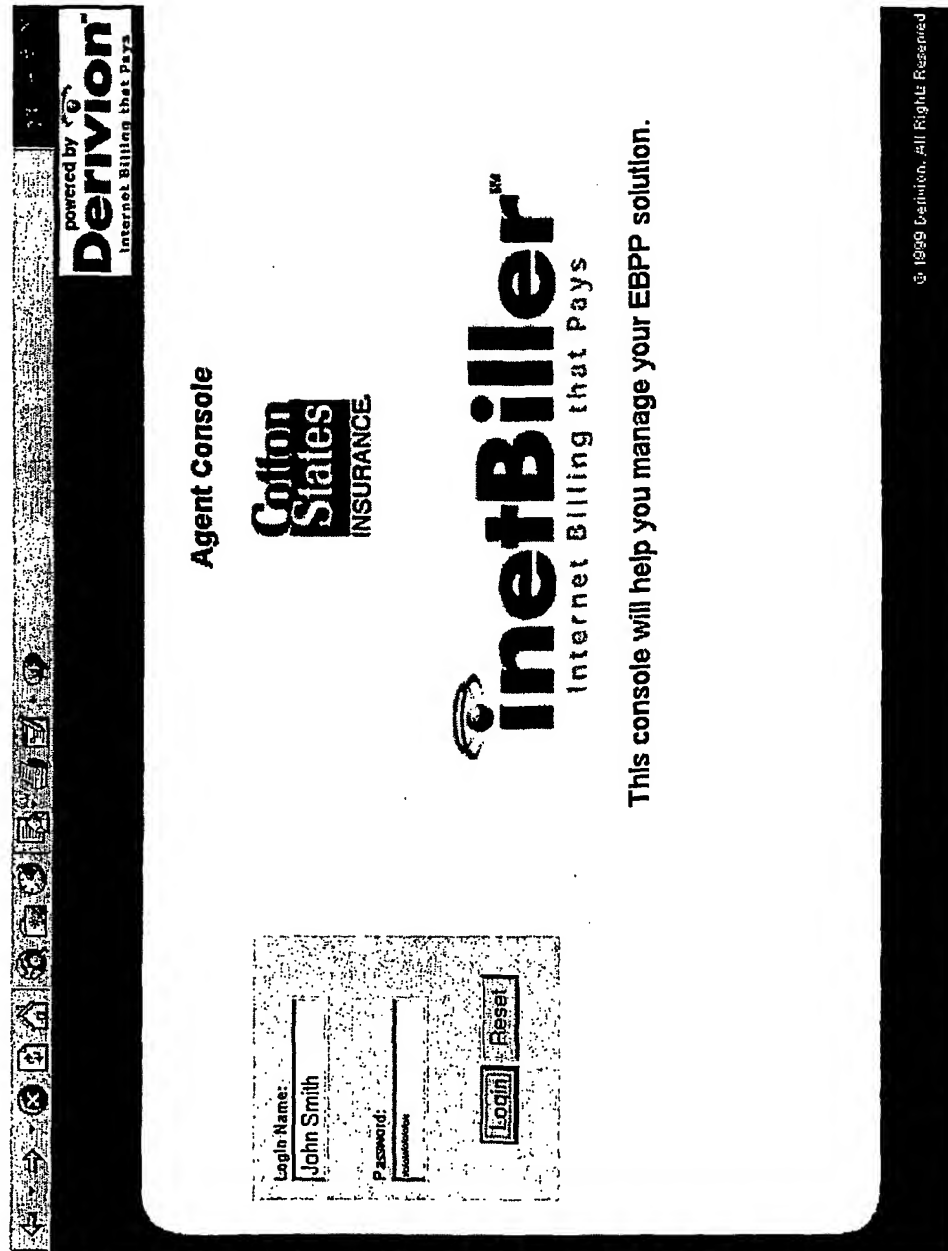


Figure 34



**Figure 35**

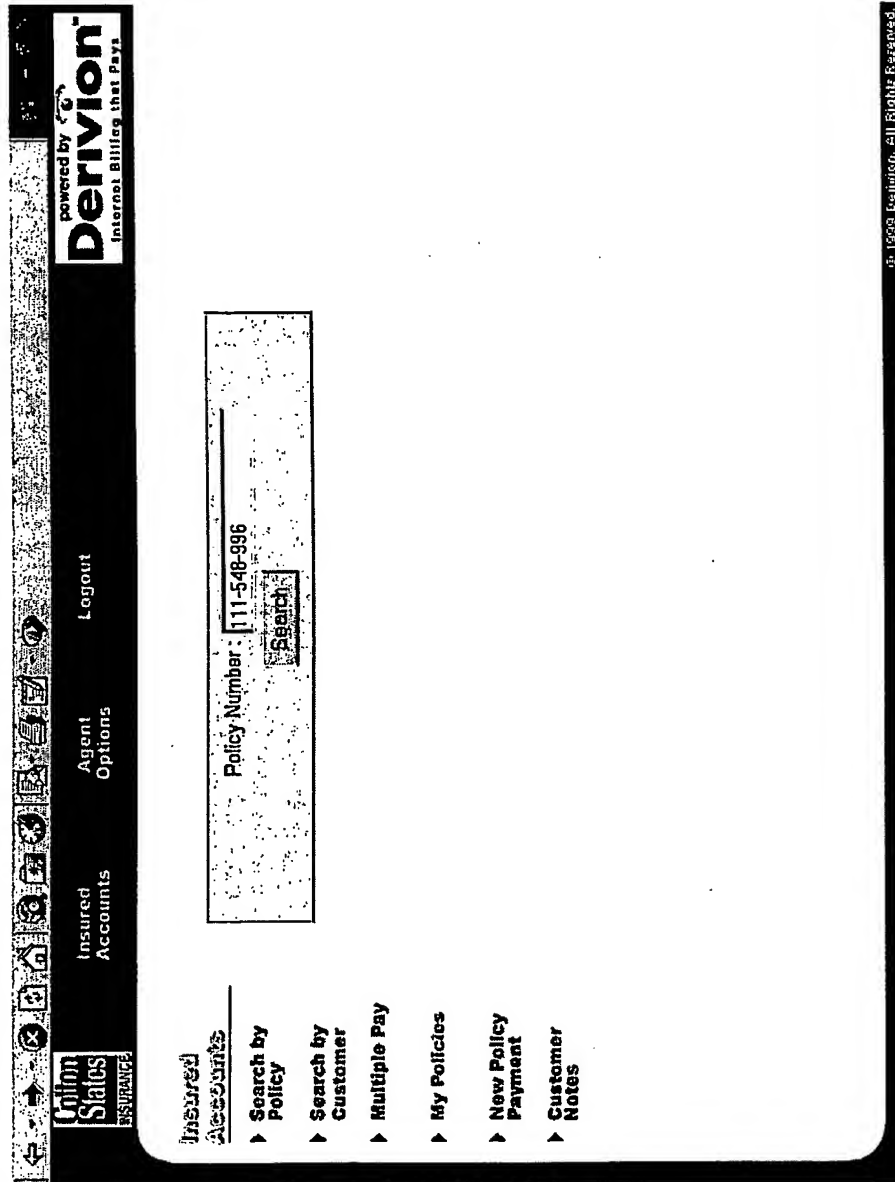


Figure 36

[Unifon States](#)  
INSURANCE

[Insured Accounts](#)

[Agent Options](#)

[Logout](#)

**powered by**  
**Derivion**  
Internet Billing that Pays

**Insured Accounts**

- ▶ [Search by Policy](#)
- ▶ [Search by Customer](#)
- ▶ [Multiple Pay](#)
- ▶ [My Policies](#)
- ▶ [New Policy Payment](#)
- ▶ [Customer Notes](#)

Last Name:

First Name:

© 1994 Derivon. All Rights Reserved.

Figure 37

powered by **Derivion**  
Internet Billing that Pays

[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

[Onion States Insurance](#)

[Insured Accounts](#)

[Search by Policy](#)
[Search by Customer](#)
[Multiple Pay](#)

[My Policies](#)
[New Policy Payment](#)
[Customer Notes](#)

**Last Name:** Smith  
**First Name:** John  
**Address:** 100 Main St  
**City, St, Zip:** Toledo, OH 43232  
**Policy Number:** 111-548-996  
**Telephone:** 404 289 354

[View Payment History](#)

111-548-996	12/18/99	Not Paid	<a href="#">View</a> , <a href="#">Pay</a> , <a href="#">Notes</a>
111-548-996	11/18/99	Paid	<a href="#">View</a> , <a href="#">Pay</a> , <a href="#">Notes</a>
111-548-996	10/18/99	Paid	<a href="#">View</a> , <a href="#">Pay</a> , <a href="#">Notes</a>

© 1999 Derivion. All Rights Reserved

Figure 38

powered by **Derivion**  
Internet Billing that Pays

Union States Insurance

Insured Accounts    Agent Options    Logout

▶ Search by Policy  
 ▶ Search by Customer  
 ▶ Multiple Pay  
 ▶ My Policies  
 ▶ New Policy Payment  
 ▶ Customer Notes

No.	Date	Amount	Ref.	Time	Status	Authorization
<u>10121</u>	10/08/1888	\$130.78	24	11:00	paid	232323331
<u>8778</u>	09/08/1888	\$122.37	128	10:23	paid	2455234525
8778	09/08/1888	\$122.37	1083 Adj-128	12:21	paid	2851234525

© 1999 Derivion. All Rights Reserved.

Figure 39

Insured Accounts

Agent Options

Logout

powered by

Derivion

Internet Billing that Pays

# Insured Accounts

- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

Your Agency Is  
**FIST AGENCY**  
 (614) 999-9999

JOHN SMITH  
 100 MAIN STREET  
 TOLEDO, OH 43232

**Policy Number: 111-548-996**  
**Invoice Date: 12/01/1999**  
**Policy Term: 05/13/1999 to 05/13/2000**  
**DUE DATE: 12/18/1999**

Policy Number	DUE DATE	Current Balance	Minimum Payment Due	(+) Additional Amount	(-) Payment Enclosed
111-548-996	12/18/1999	\$529.00	\$40.17		

## Homeowner Invoice

**Option 1 - Full Payment**

Pay \$529.00. You will not receive another invoice



**Option 4 - Flexible Payment**

More than Minimum, but less than Full

© 1998 Derivion. All Rights Reserved

## Figure 40A



				<b>powered by</b> <b>Derivion™</b> Internet Billing that Pays	
<b>Insured Accounts</b>		<b>Agent Options</b>		<b>Logout</b>	

Pay \$529.00. You will not receive another invoice unless you make a change in coverage resulting in additional premiums or until your policy renews.

**Option 2 - Quarterly Payment**  
 Pay \$40.17. Your next payment will be due on 03/18/2000, unless you make a change in coverage. This option includes a \$3.00 service charge.

**Option 3 - Minimum Payment**  
 Pay \$40.17. Your payment schedule is as follows, unless you change your coverage\*:

Due Date	Minimum Payment	Due Date	Minimum Payment
06/14/1999	\$40.17	12/13/1999	\$40.17
07/13/1999	\$40.17	01/12/2000	\$40.17
08/12/1999	\$40.17	02/15/2000	\$40.17
09/13/1999	\$40.17	03/14/2000	\$40.17
10/13/1999	\$40.17	04/12/2000	\$40.17
11/12/1999	\$40.17		

\* Each payment includes a \$3.00 service charge.

**More than Minimum, but less than Full payment.** Pay any amount between \$40.17 and \$529.00. The amount paid over \$40.17 will be credited toward your next installment. A new payment schedule will appear on your next bill. This option includes a \$3.00 service charge.

**Pay Bill**

© 1999 Derivion. All Rights Reserved

Figure 40B

powered by **Derivion™**  
Internet Billing that Pays

[Home](#)
[Insurance](#)
[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

**Unim States Insurance**

**Insured Accounts**

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Last Name: Smith      Policy Number: 111-548-996  
 First Name: John      Telephone: 404 289 354  
 Address: 100 Main St      City: St. Zip: Toledo, OH 43232

Pay	Policy Number	Amount Due	Pay Due	Status	Bill
<input checked="" type="checkbox"/>	111-548-996	\$40.17	12/18/99	Unpaid	<a href="#">View</a>

Pay Selected

© 1999 Derivion. All Rights Reserved.

Figure 41

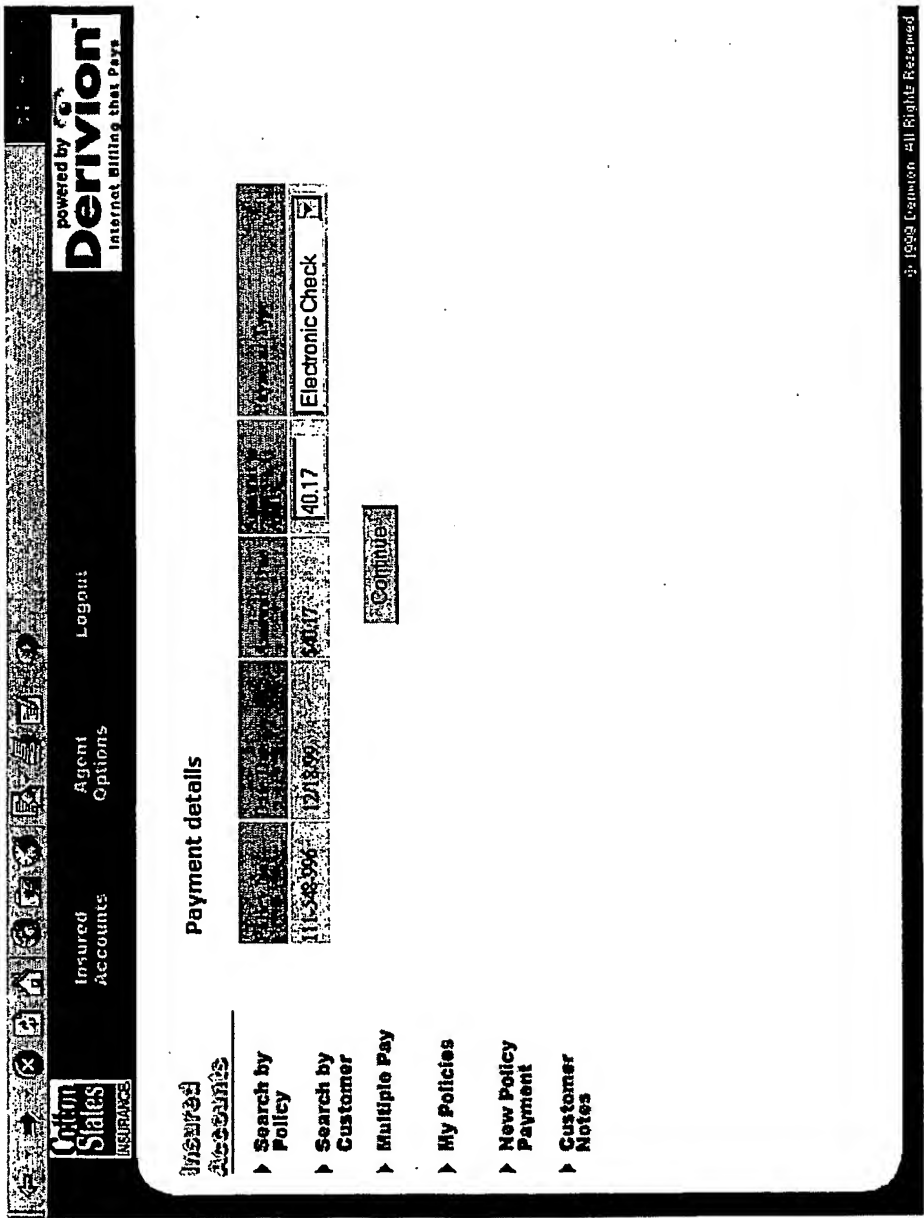
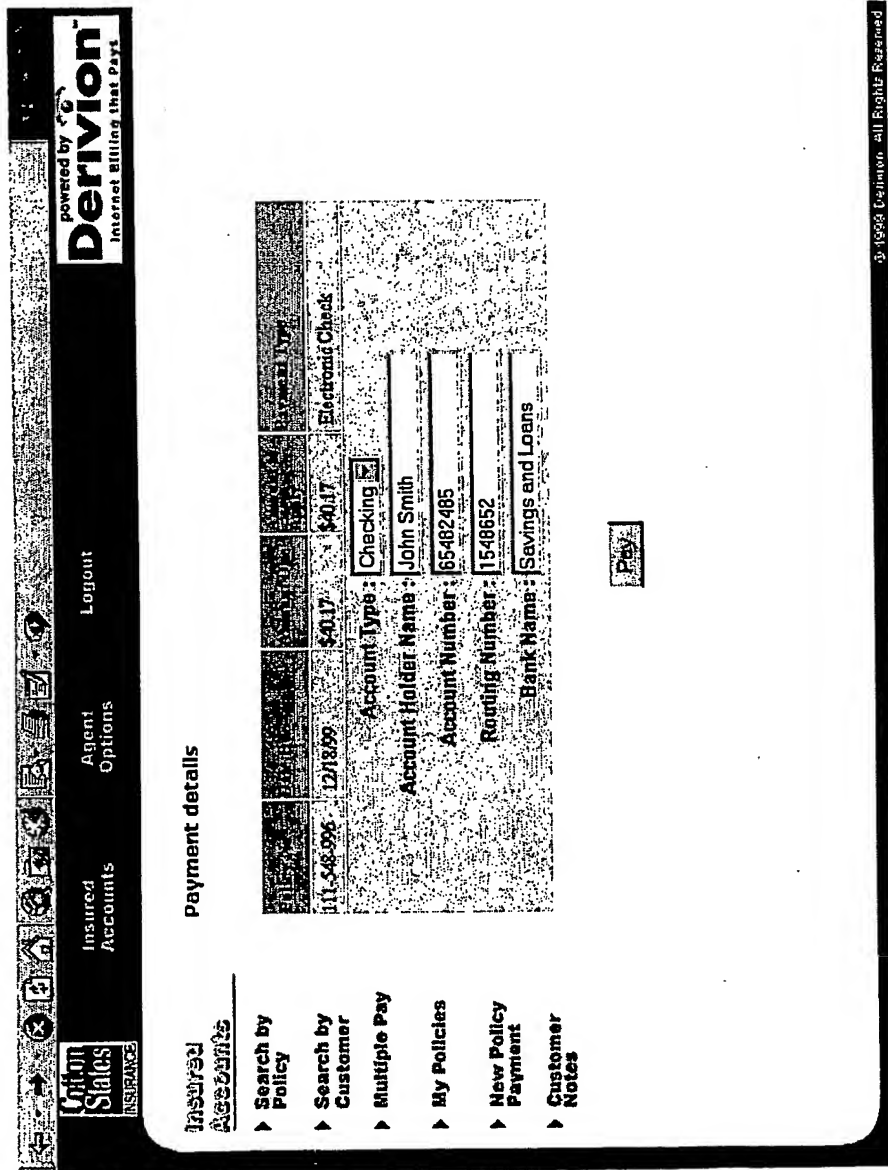


Figure 42



## Figure 43

	<p><b>Insured Accounts</b></p> <p><b>Agent Options</b></p> <p><b>Logout</b></p>	<p>powered by <b>Derivion™</b> Internet Billing that Pays</p>
--	---	---

---

**Place Note**

Policy Number : 111-548-996

Class: ☐ Sticky ☒

Subject: \_\_\_\_\_

Text: \_\_\_\_\_

Follow up Date: \_\_\_\_\_

Complete: ☐

**Sticky**

- ▶ **Insurance Accounts**
- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

## Figure 44

powered by **Derivion**  
Internet Billing that Pays

[Home](#)
[About Us](#)
[Contact Us](#)
[Privacy Policy](#)
[Terms of Service](#)

[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

[Unum States Insurance](#)

[Insured Accounts](#)

[Search by Policy](#)
[Search by Customer](#)
[Multiple Pay](#)

[My Policies](#)

[New Policy Payment](#)

[Customer Notes](#)


Last Name: 
 First Name:

Search Results . . .

Policy Number	Last Name	First Name	Address
411-076-029	Smith,	John	677 Cherry Street, 30222
441-086-046	Smith,	Becker	398 Pine Street, 48954
412-054-299	Smith,	Cable	998 Oak Street, 39282
451-239-559	Smith,	Guy	089 Alpine Street, 28393
414-329-849	Smith,	Helm	284 Nuts Street, 39830
511-990-028	Smith,	Neil	223 Northside Drive, 27303
413-329-384	Smyth,	Mike	374 17th Street, 39384
523-494-988	Smyth,	Miller	873 Wesley Street, 84984
491-394-575	Smyth,	Michelle	908 Mine Street, 39449

© 1999 Derivion All Rights Reserved

Figure 45



**Insured Accounts**

powered by **Derivation**  
Internet Billing that Pays

Logont

Agent Options

**Insured Accounts**

- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

**Last Name:** Smith  
**First Name:** John  
**Address:** 100 Main St

**Policy Number:** 411-076-029  
**Telephone:** 404 289 354  
**City, St, Zip:** Toledo, OH 43232

411-076-029

12/18/99

411-076-029

Not Paid

Paid

View , Pay , Notes

View , Pay , Notes

View Payment History

## Figure 46

**Chim  
States**  
INSURANCE

Insured  
Accounts

Agent  
Options

Login

powered by **Derivation™**  
Internet Billing that Pays

## Insurance Accounts

- ▶ Search by Policy
- ▶ Search by Customer
- ▶ Multiple Pay
- ▶ My Policies
- ▶ New Policy Payment
- ▶ Customer Notes

Last Name:	Smith	Policy Number:	
First Name:	J	Soc Sec Number:	
Address:		Telephone:	



powered by **Derivion**  
Internet Billing that Pays

[Home](#)
[Search](#)
[Accounts](#)
[Agent Options](#)
[Logout](#)

[Unifon States Insurance](#)

[Insured Accounts](#)

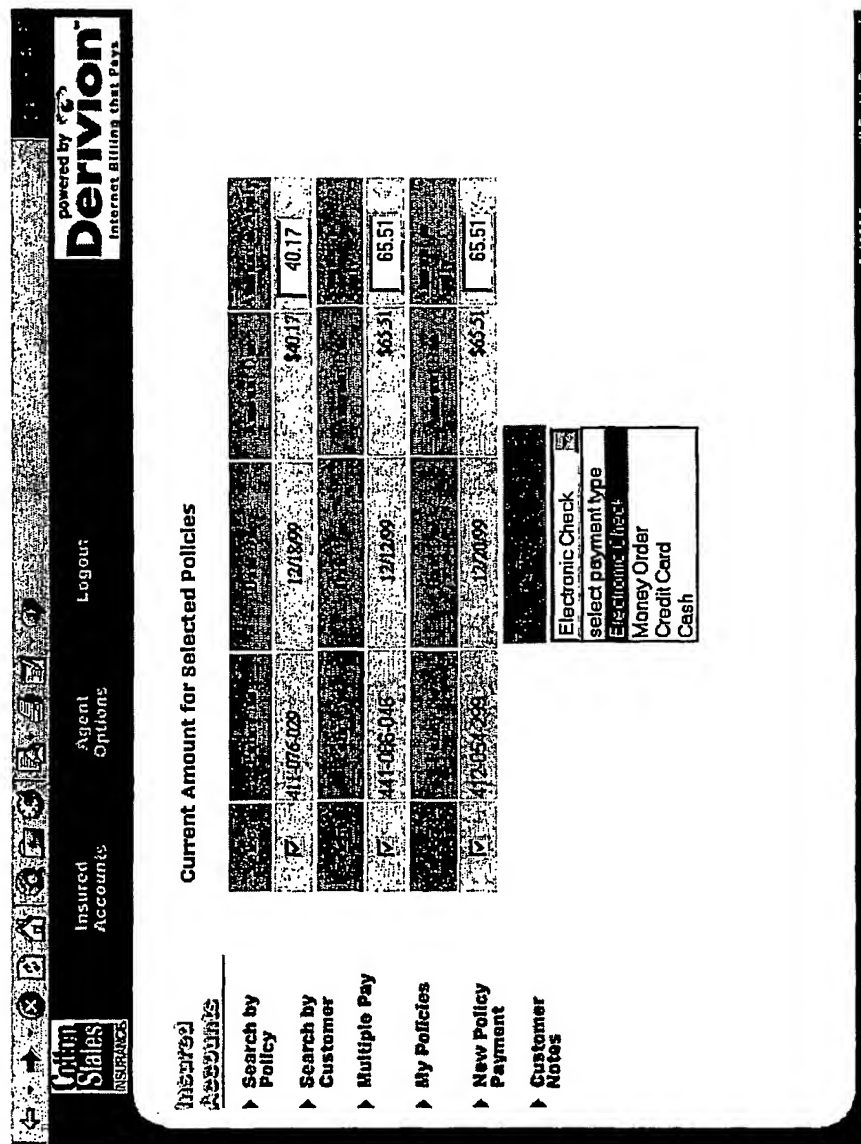
[Search by Policy](#)
[Search by Customer](#)
[Multiple Pay](#)
[My Policies](#)
[New Policy Payment](#)
[Customer Notes](#)

Search Results...

Policy Number	Last Name	First Name	Address
<input checked="" type="checkbox"/> 411-076-029	Smith,	John	677 Cherry Street, 30222
<input checked="" type="checkbox"/> 441-086-046	Smith,	John	677 Cherry Street, 30222
<input checked="" type="checkbox"/> 412-054-299	Smith,	John	677 Cherry Street, 30222
<input type="checkbox"/> 451-239-689	Smith,	Guy	089 Alpine Street, 28393
<input type="checkbox"/> 414-329-849	Smith,	Helm	284 Nutts Street, 39830
<input type="checkbox"/> 511-990-028	Smith,	Neil	223 Northside Drive, 27303
<input type="checkbox"/> 413-329-384	Smyth,	Mike	374 17th Street, 39384
<input type="checkbox"/> 523-494-988	Smyth,	Miller	873 Wesley Street, 84984
<input type="checkbox"/> 491-394-575	Smyth,	Michelle	908 Mine Street, 39449

© 1999 Derivion. All Rights Reserved.

Figure 48



powered by **Derivion™**  
Internet Billing that Pays

Logout

Agent Options

Insured Accounts

Uniform States Insurance

Insured Accounts

- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

Account Number	Account Type	Account Holder Name	Account Number	Bank Name
411-076-029	Checking	John Smith	65402485	Savings and Loans
441-088-046	Electronic Check		1548652	
412-045-299	Electronic Check			

© 1999 Derivion. All Rights Reserved.

Figure 50

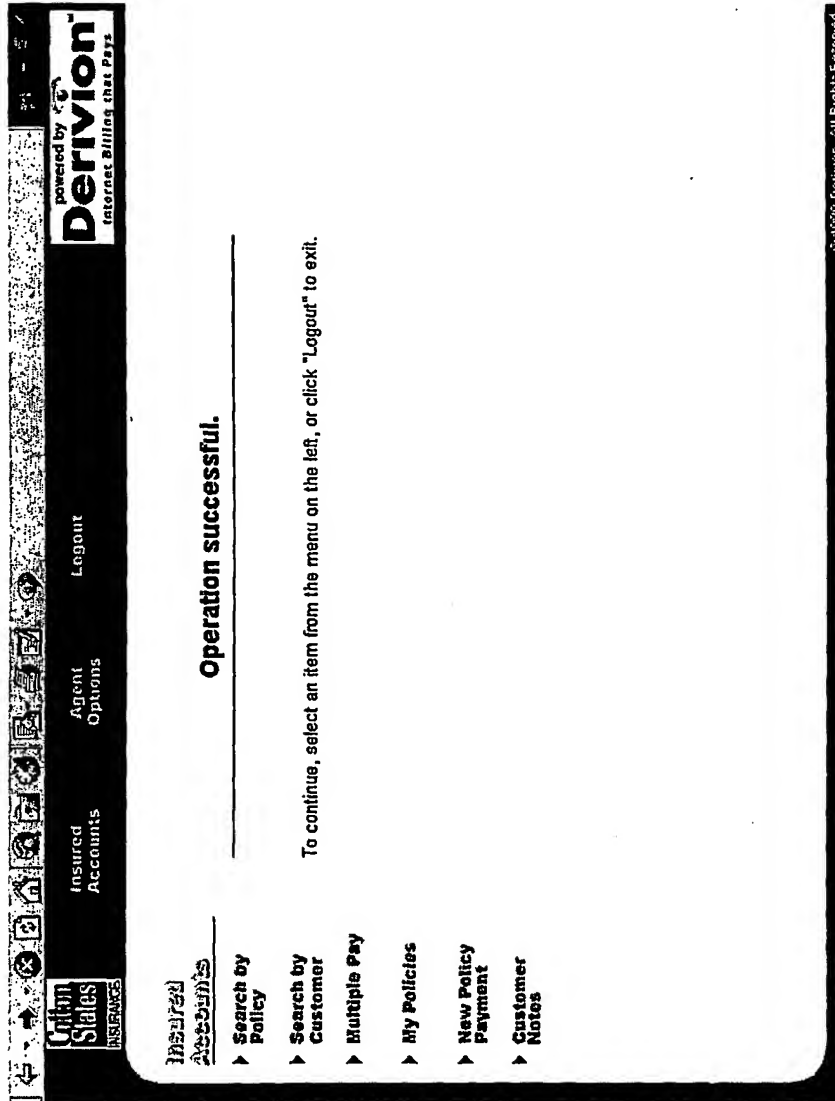


Figure 51

powered by **Derivion**  
Internet Billing that Pays

Insured Accounts    Agent Options    Logout

**Custom States** INSURANCE

**Insured Accounts**

- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

Insured	Policy	Product	Term	View
Alec Baldwin	111-548-996	Home	216	<a href="#">View</a>
Arnold Ford	111-545-996	Auto	212	<a href="#">View</a>
Baldwin Harrison	111-245-996	Life	123	<a href="#">View</a>
Ben Zack	111-518-996	Home	116	<a href="#">View</a>
Bill Wagner	112-145-996	Auto	222	<a href="#">View</a>
Bill Dickens	113-345-996	Life	223	<a href="#">View</a>
Charles Smith	114-448-996	Home	206	<a href="#">View</a>
Emmet Selbels	115-545-996	Auto	202	<a href="#">View</a>
Green Lee	116-745-996	Life	23	<a href="#">View</a>
Hardy Silk	117-848-996	Home	16	<a href="#">View</a>
Jack Smith	118-945-996	Auto	22	<a href="#">View</a>
Jeeves Windy	119-045-996	Life	121	<a href="#">View</a>
Jeremy Meyers	110-518-996	Home	213	<a href="#">View</a>
Jimmy Mousse	111-525-996	Auto	242	<a href="#">View</a>
Jill Smith	121-235-996	Life	283	<a href="#">View</a>
John Dickens	131-538-996	Home	16	<a href="#">View</a>
John Jerry	141-565-996	Auto	252	<a href="#">View</a>
John Smith	151-275-996	Life	183	<a href="#">View</a>
Mack Racken	161-538-996	Home	256	<a href="#">View</a>
Mike Jackson	171-595-996	Auto	252	<a href="#">View</a>
Nick Williams	181-205-996	Life	193	<a href="#">View</a>
Mail Mail	101 541 006	Home	276	<a href="#">View</a>

© 1993 Derivion. All Rights Reserved

Figure 52

powered by **Derivion**  
Internet Billing that Pays

Insured  
Status

Insured  
Accounts

Agent  
Options

Logout

**Insurance**

**Insured Accounts**

- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

**Your Agency is**  
FIST AGENCY  
(614) 999-9999

**Policy Number:** 111-548-996  
**Invoice Date:** 12/01/1999  
**Policy Term:** 05/13/1999 to 05/13/2000  
**DUE DATE:** 12/18/1999

**JOHN SMITH**  
100 MAIN STREET  
TOLEDO, OH 43232

Policy Number	DUE DATE	Current Balance	Minimum Payment Due	(+) Additional Amount	(-) Payment Enclosed
111-548-996	12/18/1999	\$529.00	\$40.17		

**Homeowner Invoice**

**Option 1 - Full Payment**  
Pay \$529.00. You will not receive another invoice

**Option 4 - Flexible Payment**  
More than Minimum, but less than Full

© 1999 Derivion. All Rights Reserved.

Figure 53A

[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

powered by **Derivision**  
Internet Billing that Pays

credited toward your next installment. A new payment schedule will appear on your next bill.  
This option includes a \$3.00 service charge.

**Option 2 - Quarterly Payment**  
Pay \$40.17. Your next payment will be due on 03/18/2000, unless you make a change in coverage. This option includes a \$3.00 service charge.

**Option 3 - Minimum Payment**  
Pay \$40.17. Your payment schedule is as follows, unless you change your coverage\*:

Due Date	Minimum Payment	Due Date	Minimum Payment
06/14/1999	\$40.17	12/13/1999	\$40.17
07/13/1999	\$40.17	01/12/2000	\$40.17
08/12/1999	\$40.17	02/15/2000	\$40.17
09/13/1999	\$40.17	03/14/2000	\$40.17
10/13/1999	\$40.17	04/12/2000	\$40.17
11/12/1999	\$40.17		

\* Each payment includes a \$3.00 service charge.

© 1999 Columbian All Rights Reserved.

Figure 53B

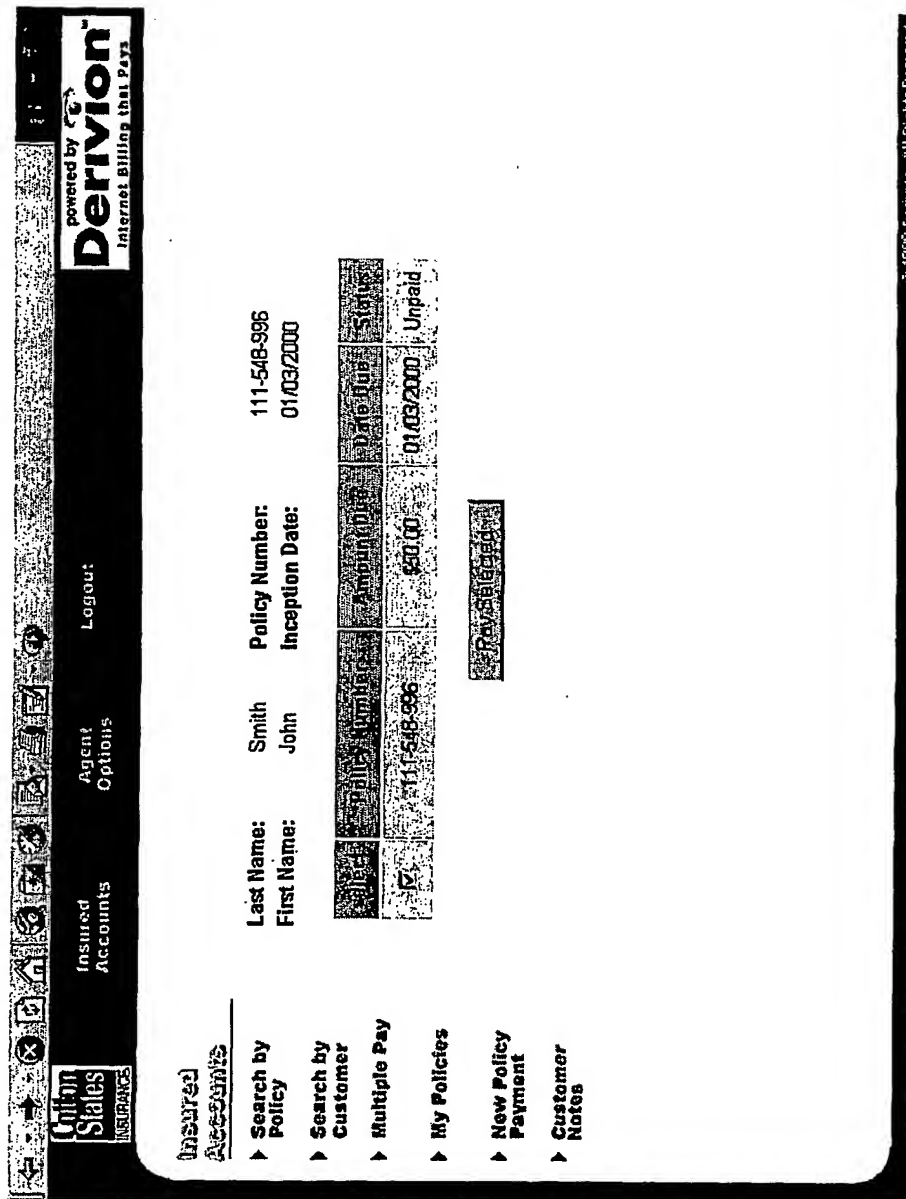
		<b>Continental</b> <b>States</b> <small>INSURANCE</small>		Insured Accounts		Agent Options		Logout		powered by <b>Derivion™</b> <small>Internet Billers that Pays</small>	
--	--	---	--	---------------------	--	------------------	--	--------	--	---	--

<b>Insured Accounts</b>		<b>Insured Accounts</b>		<b>Insured Accounts</b>		<b>Insured Accounts</b>		<b>Insured Accounts</b>		<b>Insured Accounts</b>		
▶ Search by Policy	▶ Search by Customer	▶ Multiple Pay	▶ My Policies	▶ New Policy Payment	▶ Customer Notes	Last Name:	Policy Number:	Cycle:	Inception Date :	Amt of Current Payment:	First Name:	Type of Policy:
						Smith	111-548-996	select a cycle <input checked="" type="checkbox"/>	03/93 Jan 2000	50.00	John	select a policy <input checked="" type="checkbox"/>
												Auto Home Life

## Figure 54





## Figure 55

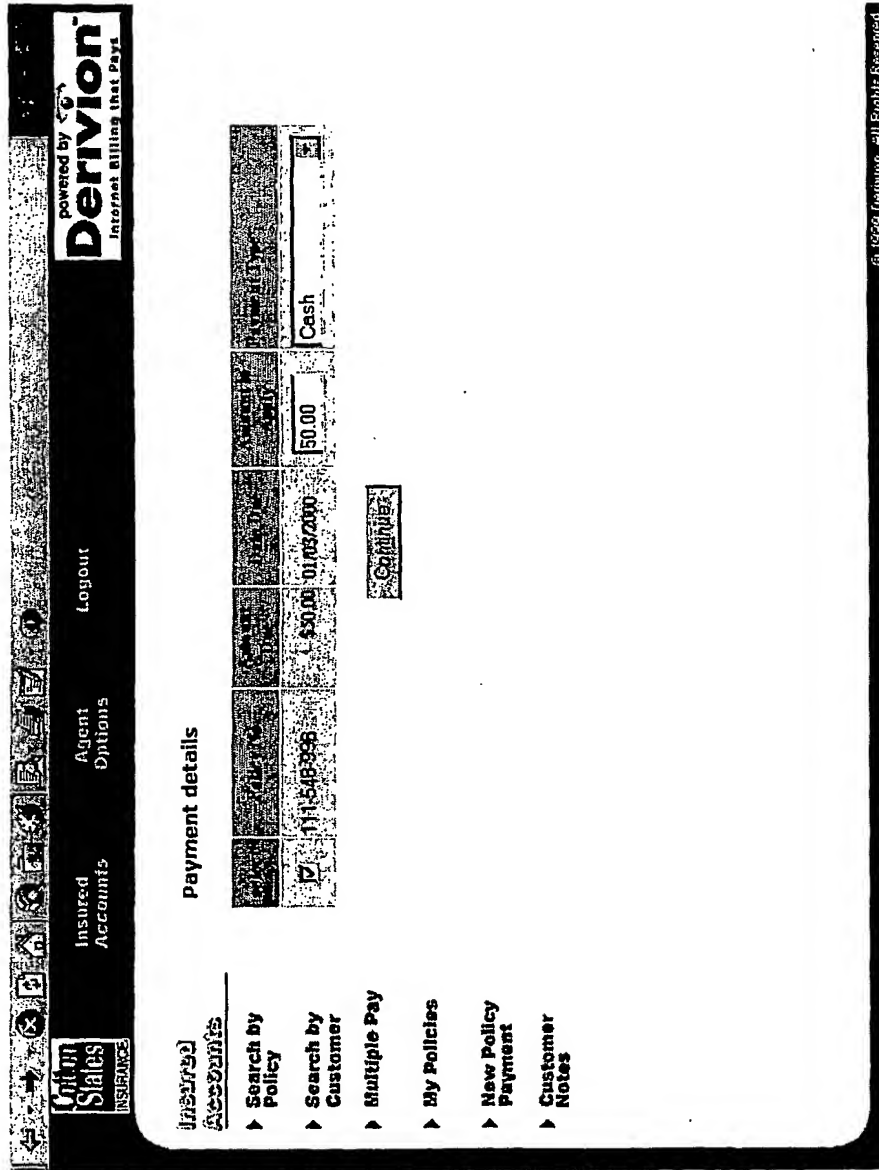


Figure 56

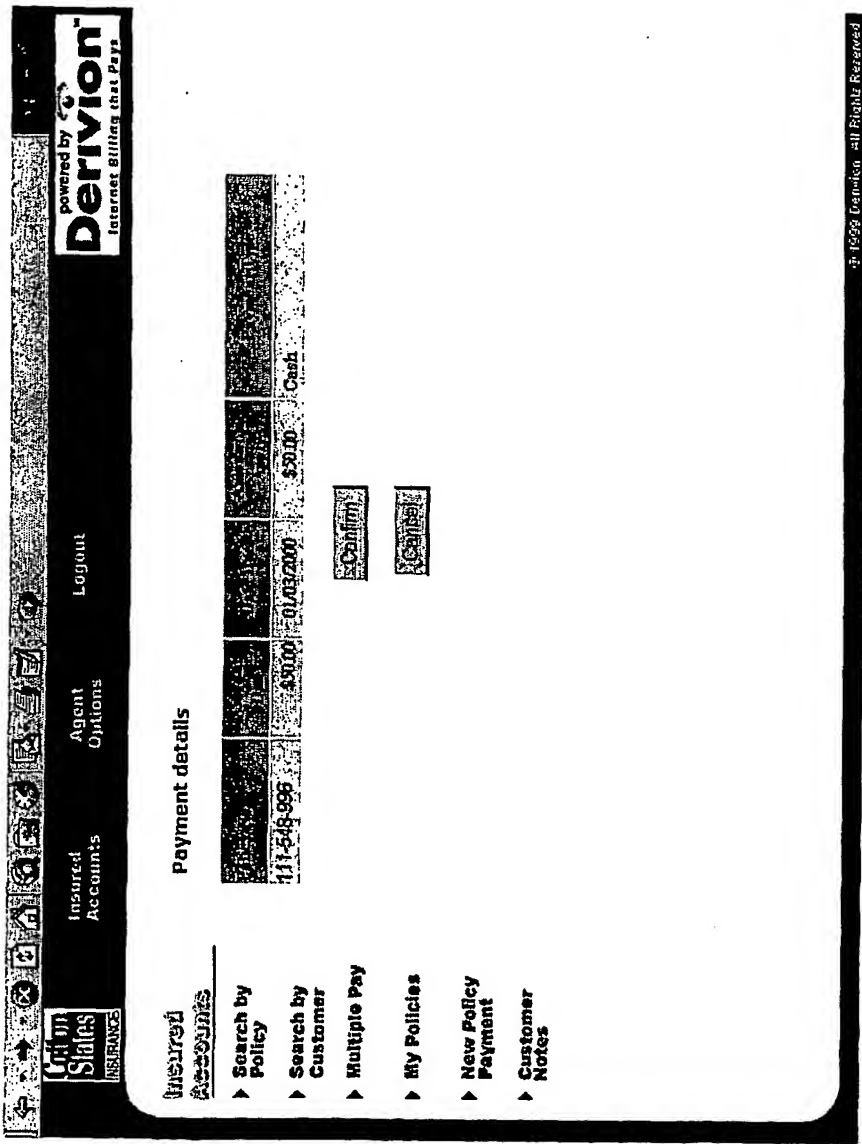


Figure 57

powered by **Derivion**  
Internal Billing that Pays

[Insured Accounts](#)
[Agent Options](#)
[Logout](#)

**insured accounts**

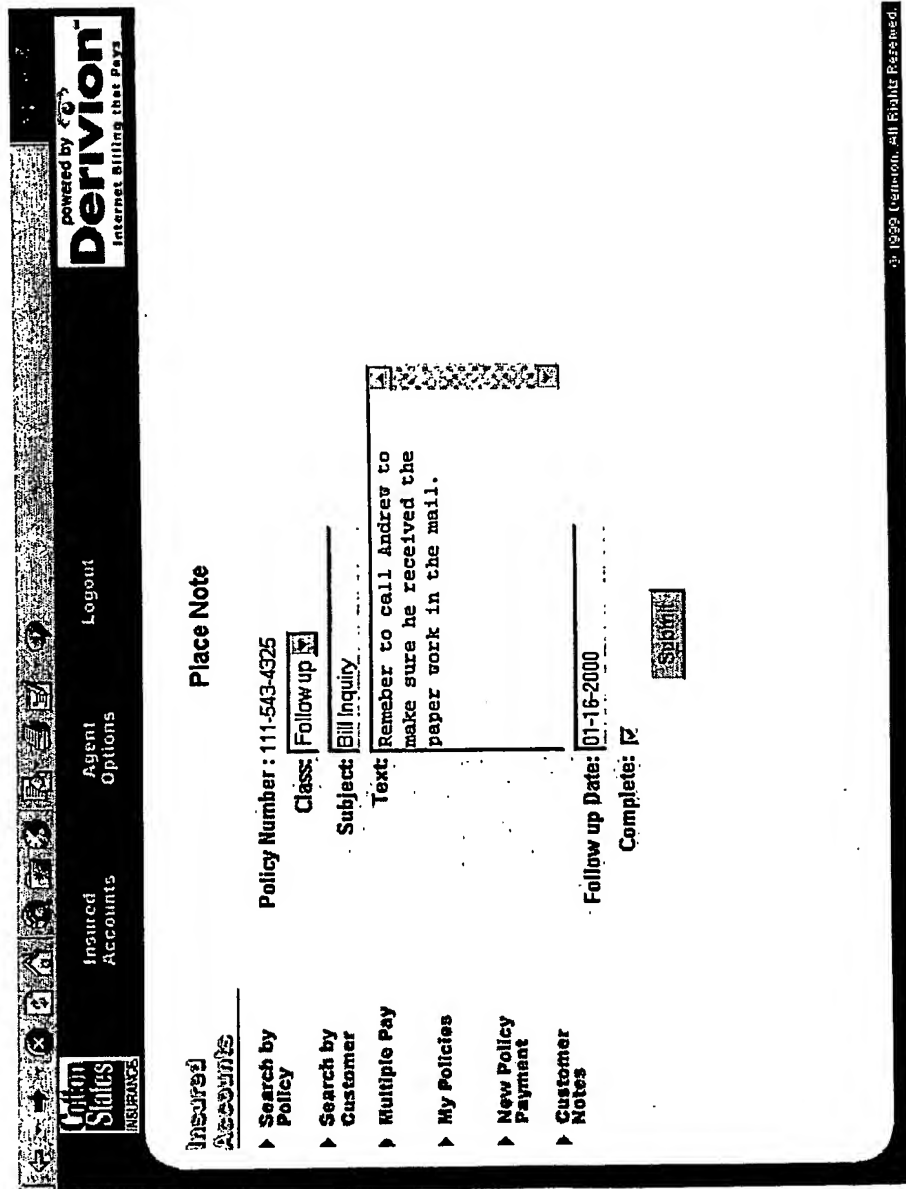
- Search by Policy
- Search by Customer
- Multiple Pay
- My Policies
- New Policy Payment
- Customer Notes

**Customer Notes**

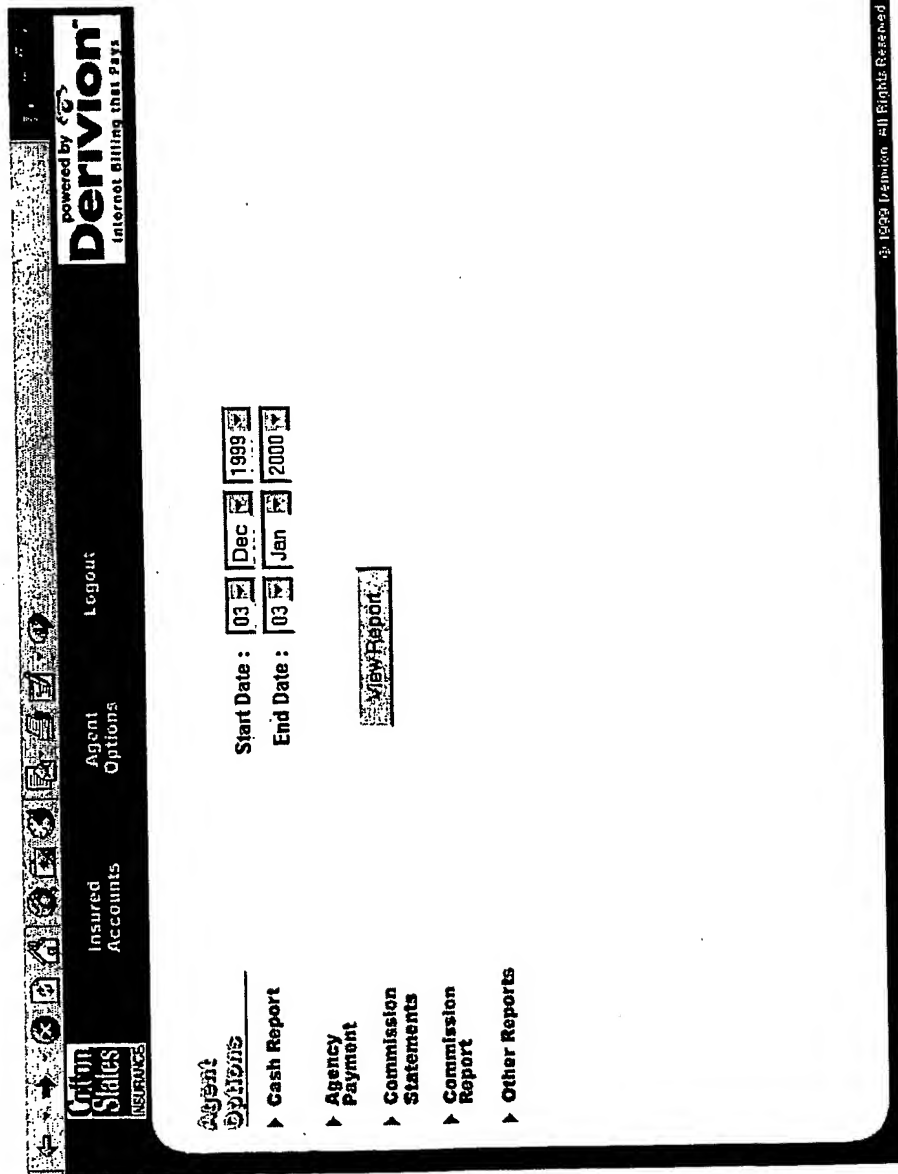
Policy Number	Note ID	Reminder Date	Status
111-543-4325	24	01-16-2000	Complete
111-543-4326	45	01-11-2000	Incomplete
111-543-4327	76	N/A	N/A

© 1999 Union States Insurance. All Rights Reserved.

Figure 58



## Figure 59



## Figure 60

powered by **Derivation**  
Internet Billing that Pays

[Home](#)
[Logout](#)
[Agent Options](#)
[Insured Accounts](#)

[Agent Options](#)
[Cash Report](#)
[Agency Payment](#)
[Commission Statements](#)
[Commission Report](#)
[Other Reports](#)

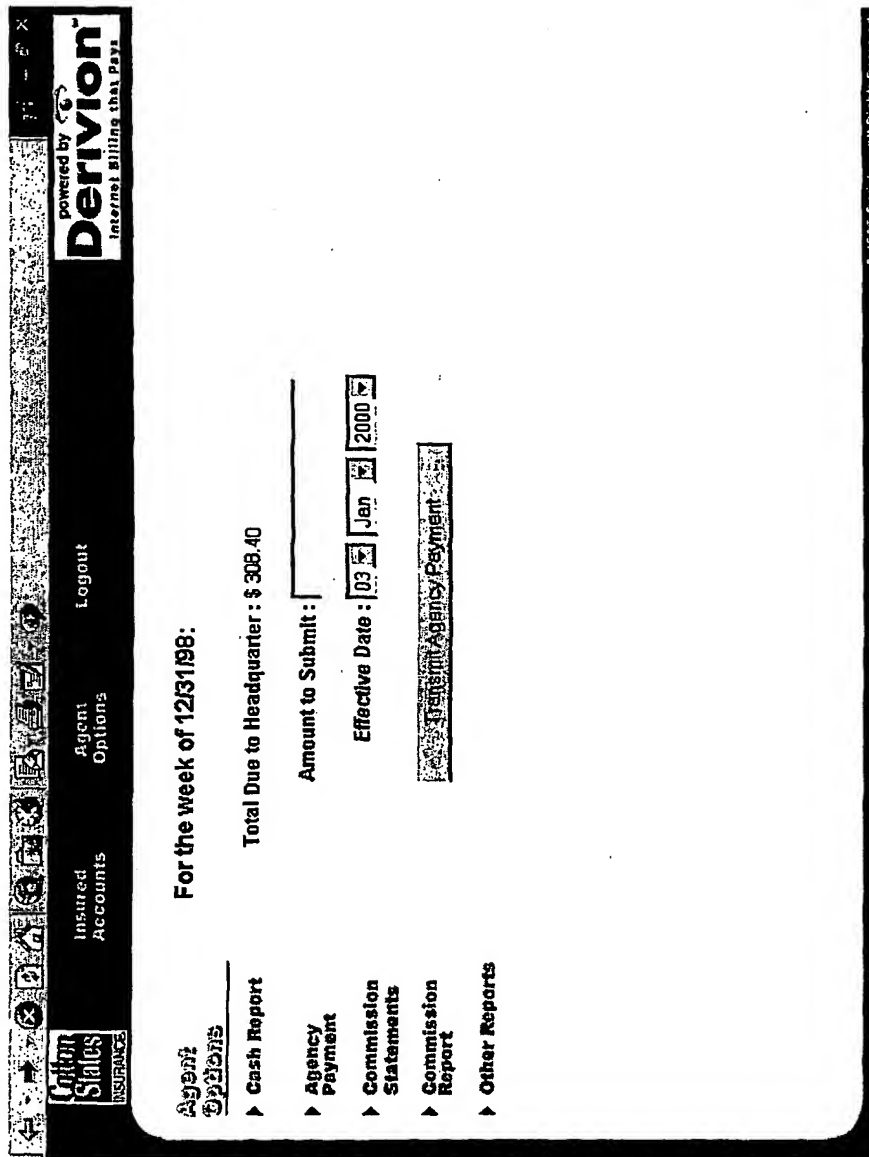
**Agent Options**  
 111-348-192 Cash \$110.01  
 121-354-446 Money Order \$20.15  
 131-543-896 Cash \$178.24  
**Total:** \$308.40

Balance on 12/03/1999:  
 Cash in Money Order Transactions from 12/03/1999 to 01/03/2000: \$250.03  
 Less Agency Payments made between 12/03/1999 to 01/03/2000: (\$250.03)  
 Amount due on 01/03/2000: \$308.40

[Pay Home Office](#)

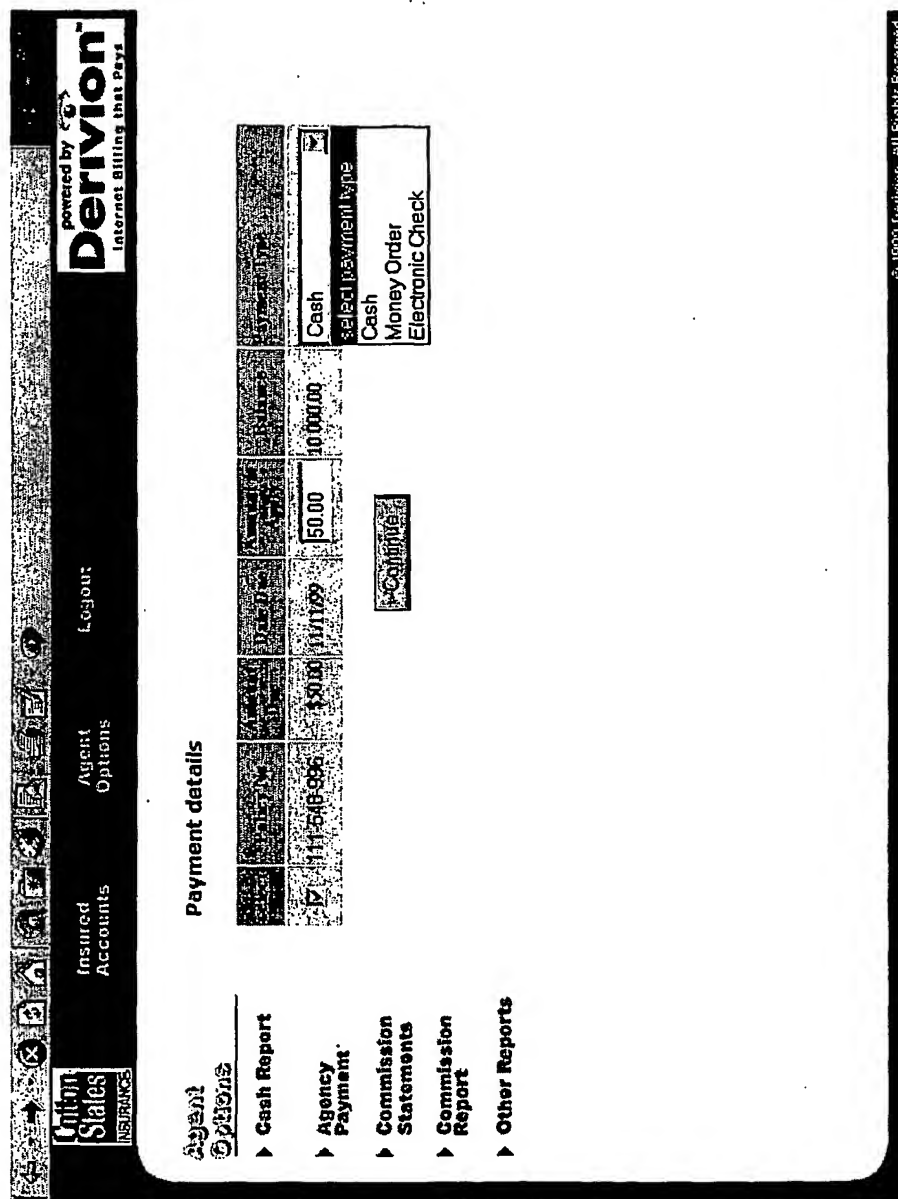
© 1999 Derivation. All Rights Reserved

Figure 61

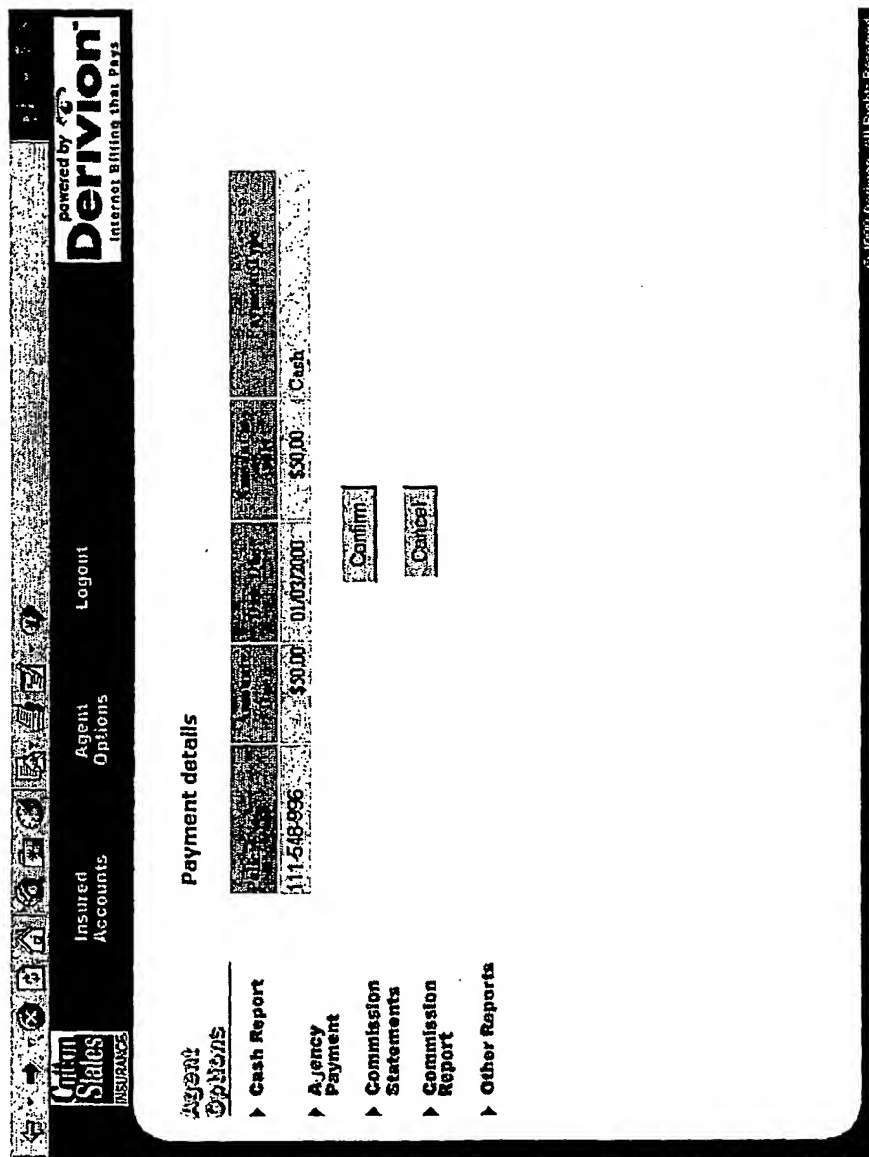


## Figure 62





## Figure 63



## Figure 64

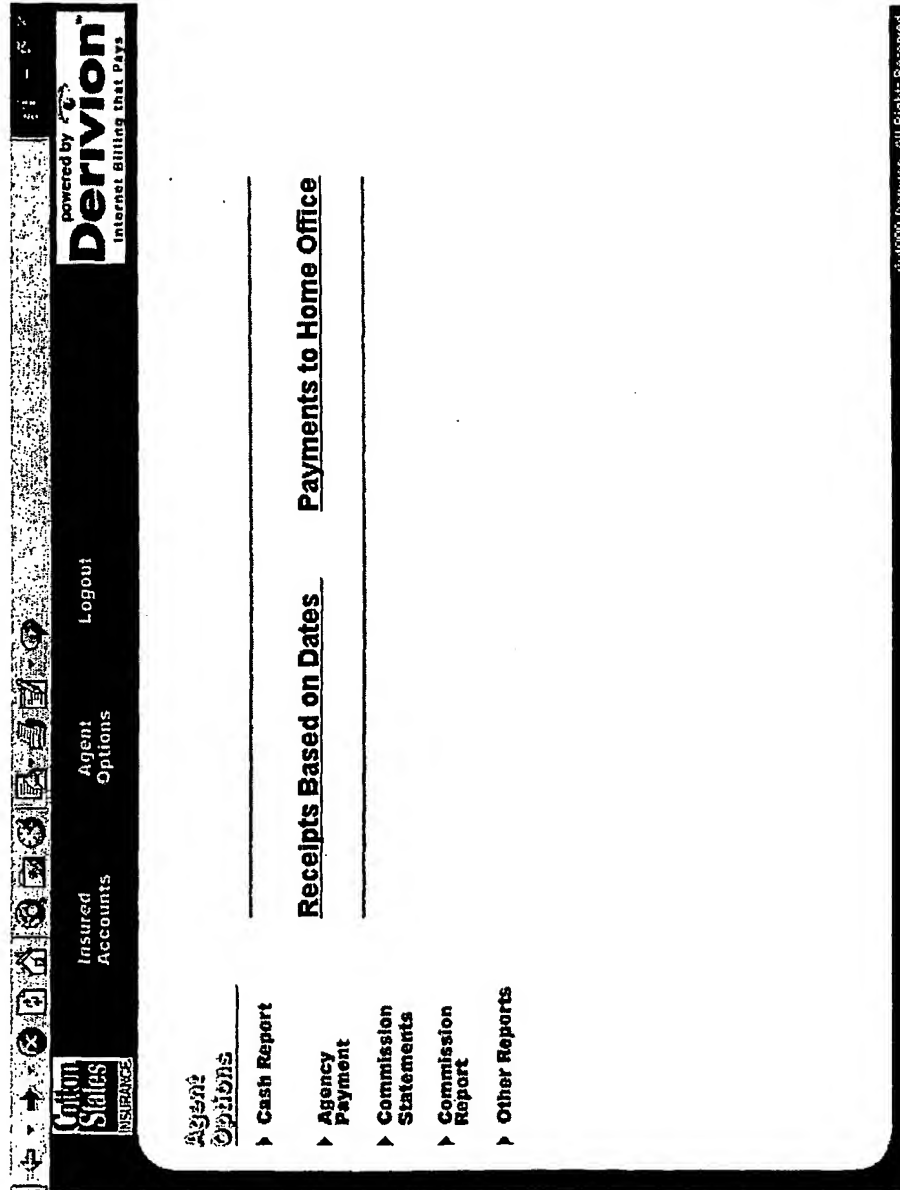


Figure 65

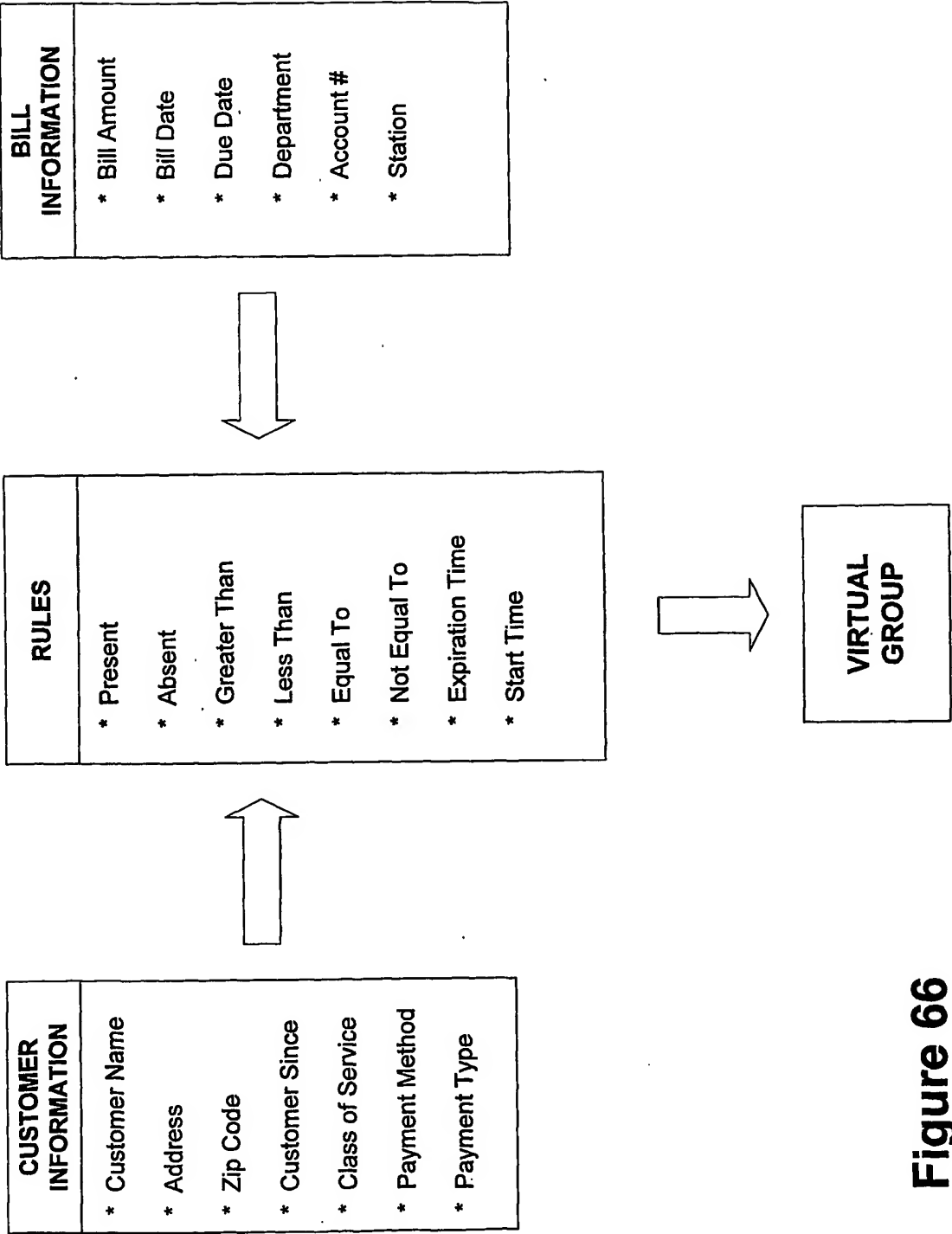


Figure 66